

<i>SERFF Tracking Number:</i>	<i>PHAR-127130595</i>	<i>State:</i>	<i>Illinois</i>
<i>Filing Company:</i>	<i>Pharmacists Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>PHAR-127130595</i>
<i>Company Tracking Number:</i>	<i>IL-CL-08-11-RR2</i>		
<i>TOI:</i>	<i>11.0 Medical Malpractice - Claims</i>	<i>Sub-TOI:</i>	<i>11.0021 Pharmacy</i>
	<i>Made/Occurrence</i>		
<i>Product Name:</i>	<i>Commercial Liability</i>		
<i>Project Name/Number:</i>	<i>IL-CL-08-11-RR2/IL-CL-08-11-RR2</i>		

Filing at a Glance

Company: Pharmacists Mutual Insurance Company

Product Name: Commercial Liability	SERFF Tr Num: PHAR-127130595	State: Illinois
TOI: 11.0 Medical Malpractice - Claims	SERFF Status: Closed-Filed	State Tr Num: PHAR-127130595
Made/Occurrence		
Sub-TOI: 11.0021 Pharmacy	Co Tr Num: IL-CL-08-11-RR2	State Status:
Filing Type: Rate/Rule		Reviewer(s): Gayle Neuman
	Authors: Heidi Allen, Kris Laubenthal, Janine MacVey	Disposition Date: 05/08/2012
	Date Submitted: 04/18/2011	Disposition Status: Filed
Effective Date Requested (New): 08/01/2011		Effective Date (New): 08/01/2011
Effective Date Requested (Renewal): 08/01/2011		Effective Date (Renewal): 08/01/2011

State Filing Description:

General Information

Project Name: IL-CL-08-11-RR2	Status of Filing in Domicile: Authorized
Project Number: IL-CL-08-11-RR2	Domicile Status Comments:
Reference Organization: AAIS	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 05/08/2012	
State Status Changed:	Deemer Date:
Created By: Kris Laubenthal	Submitted By: Kris Laubenthal
Corresponding Filing Tracking Number: Related Form filing #PHAR-127130594	
Filing Description:	
Please note: this filing was originally submitted under SERFF Tracking #PHAR-127098338. It was later discovered that it was under an incorrect Type of Insurance. The attached filing is the re-submission of that filing.	

Per state requirements, a copy of this filing was mailed to Gayle Neuman, Illinois Department of Insurance, 320 W Washington, Springfield, IL 62767, on April 18, 2011.

Pharmacists Mutual Insurance Company (PMIC) is a member and subscriber of AAIS for its Commercial Liability

<i>SERFF Tracking Number:</i>	<i>PHAR-127130595</i>	<i>State:</i>	<i>Illinois</i>
<i>Filing Company:</i>	<i>Pharmacists Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>PHAR-127130595</i>
<i>Company Tracking Number:</i>	<i>IL-CL-08-11-RR2</i>		
<i>TOI:</i>	<i>11.0 Medical Malpractice - Claims</i>	<i>Sub-TOI:</i>	<i>11.0021 Pharmacy</i>
	<i>Made/Occurrence</i>		
<i>Product Name:</i>	<i>Commercial Liability</i>		
<i>Project Name/Number:</i>	<i>IL-CL-08-11-RR2/IL-CL-08-11-RR2</i>		

program in your state. The purpose of this filing is to align our Commercial Liability rating for professional liability risks with our current Businessowners program. The overall effect of this filing is a rate increase of 0.2%. We are not making any changes to our previously filed Loss Cost Multiplier.

In addition, we are submitting a new form, rate and rule for when a policyholder closes or sells their business, but wishes to extend pharmacy professional liability coverage beyond the policy cancellation date. This also matches our current Businessowners program.

In conjunction with these revisions we are submitting our Illinois Commercial Liability Manual Exception Pages, edition 08-11.

We are requesting that these revisions become effective for all new and renewal policies written on or after August 1, 2011.

State Narrative:

Company and Contact

Filing Contact Information

Kris Laubenthal, State Filings Analyst	kris.laubenthal@phmic.com
PO Box 370	515-295-2461 [Phone] 7322 [Ext]
Algona, IA 50511	

Filing Company Information

Pharmacists Mutual Insurance Company	CoCode: 13714	State of Domicile: Iowa
808 Highway 18 West	Group Code: 775	Company Type: Mutual
P.O. Box 370	Group Name:	State ID Number:
Algona, IA 50511	FEIN Number: 42-0223390	
(800) 247-5930 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

SERFF Tracking Number: PHAR-127130595 State: Illinois
 Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595
 Company Tracking Number: IL-CL-08-11-RR2
 TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
 Made/Occurrence
 Product Name: Commercial Liability
 Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pharmacists Mutual Insurance Company	\$0.00		

State Specific

Refer to our checklists prior to submitting filing

(http://www.idfpr.com/DOI/Prop_Cas_IS3_Checklists/IS3_Checklists.htm): OK

Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: OK

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABILITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc. : http://www.idfpr.com/DOI/Prop_Cas_IS3_Checklists/IS3_Checklists.htm: OK

Medical Malpractice rates/rules may only be submitted in paper.: OK - this filing is also being submitted via hard copy to Gayle Neuman. I have submitted it via SERFF to track it with the related form filing.

The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.": OK

When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: N/A

SERFF Tracking Number:	PHAR-127130595	State:	Illinois
Filing Company:	Pharmacists Mutual Insurance Company	State Tracking Number:	PHAR-127130595
Company Tracking Number:	IL-CL-08-11-RR2		
TOI:	11.0 Medical Malpractice - Claims	Sub-TOI:	11.0021 Pharmacy
	Made/Occurrence		
Product Name:	Commercial Liability		
Project Name/Number:	IL-CL-08-11-RR2/IL-CL-08-11-RR2		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted			
Filed	Gayle Neuman	05/08/2012	05/08/2012			
Objection Letters and Response Letters						
Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Gayle Neuman	03/07/2012	03/07/2012	Kris Laubenthal	03/16/2012	03/16/2012
Pending Industry Response	Gayle Neuman	09/22/2011	09/22/2011	Kris Laubenthal	09/29/2011	09/30/2011
Pending Industry Response	Gayle Neuman	05/11/2011	05/11/2011	Kris Laubenthal	05/12/2011	05/12/2011
Pending Industry Response	Gayle Neuman	05/11/2011	05/11/2011	Kris Laubenthal	05/11/2011	05/11/2011
Pending Industry Response	Gayle Neuman	04/20/2011	04/20/2011	Kris Laubenthal	04/29/2011	04/29/2011
Pending Industry Response	Gayle Neuman	04/19/2011	04/19/2011	Kris Laubenthal	04/19/2011	04/19/2011

SERFF Tracking Number:	PHAR-127130595	State:	Illinois
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Company Tracking Number:	IL-CL-08-11-RR2		
TOI:	11.0 Medical Malpractice - Claims	Sub-TOI:	11.0021 Pharmacy
	Made/Occurrence		
Product Name:	Commercial Liability		
Project Name/Number:	IL-CL-08-11-RR2/IL-CL-08-11-RR2		

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	IL CL Exception Pages	Kris Laubenthal	09/21/2011	09/21/2011
Rate	IL CL Exception Pages	Kris Laubenthal	04/21/2011	04/21/2011
Supporting Document	Manual	Kris Laubenthal	04/21/2011	04/21/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective date of 8/1/11	Note To Reviewer	Kris Laubenthal	05/08/2012	05/08/2012
effective date	Note To Filer	Gayle Neuman	05/08/2012	05/08/2012
waiting for actuary to sign certification form	Note To Reviewer	Kris Laubenthal	04/27/2011	04/27/2011

<i>SERFF Tracking Number:</i>	<i>PHAR-127130595</i>	<i>State:</i>	<i>Illinois</i>
<i>Filing Company:</i>	<i>Pharmacists Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>PHAR-127130595</i>
<i>Company Tracking Number:</i>	<i>IL-CL-08-11-RR2</i>		
<i>TOI:</i>	<i>11.0 Medical Malpractice - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>11.0021 Pharmacy</i>
<i>Product Name:</i>	<i>Commercial Liability</i>		
<i>Project Name/Number:</i>	<i>IL-CL-08-11-RR2/IL-CL-08-11-RR2</i>		

Disposition

Disposition Date: 05/08/2012

Effective Date (New): 08/01/2011

Effective Date (Renewal): 08/01/2011

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Pharmacists Mutual Insurance Company	0.200%	0.200%	\$232	36	\$116,183	10.000%	-5.000%

SERFF Tracking Number: PHAR-127130595 State: Illinois

Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595

Company Tracking Number: IL-CL-08-11-RR2

TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
Made/Occurrence

Product Name: Commercial Liability

Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanatory Memorandum		Yes
Supporting Document (revised)	Form RF3 - (Summary Sheet)		Yes
Supporting Document	Form RF3 - (Summary Sheet)		Yes
Supporting Document (revised)	Certification		Yes
Supporting Document	Certification		Yes
Supporting Document	Certification		Yes
Supporting Document	Certification		Yes
Supporting Document (revised)	Manual		Yes
Supporting Document	Manual		Yes
Supporting Document	Claims made factors		Yes
Supporting Document	Exhibit 1		No
Supporting Document	Payment Plan		Yes
Supporting Document	Rule 8.3.54 - pharmacy professional liability extension		Yes
Rate (revised)	IL CL Exception Pages		Yes
Rate	IL CL Exception Pages		Yes
Rate	IL CL Exception Pages		Yes

SERFF Tracking Number: PHAR-127130595 State: Illinois
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TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/07/2012
Submitted Date 03/07/2012
Respond By Date 03/14/2012

Dear Kris Laubenthal,

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

Are the rates provided occurrence or claims-made? The manual pages should indicate that information. Where is the other type of coverage (occurrence or claims-made) and the factor used to calculate that. Where are the extended reporting period factors and provisions? Also, show where the maturity factors are.

What was increased by .2%? Please provide a page showing the before and after changes that result from this .2% increase.

Do you offer payment plans? If so, the information should be included in the manual pages.

Sign up to get e-mail notification for updates to the Department's website. <http://insurance.illinois.gov/RSS/>

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.htm

Please submit compliant form(s) no later than the date shown above or the entire filing may be disapproved. Please be advised that when the Director disapproves the form(s) you must immediately cease using the form(s) in Illinois.

Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,
Gayle Neuman

SERFF Tracking Number: PHAR-127130595 State: Illinois
Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595
Company Tracking Number: IL-CL-08-11-RR2
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/16/2012
Submitted Date 03/16/2012

Dear Gayle Neuman,

Comments:

Thank you for your correspondence of March 7, 2012.

Response 1

Comments: The rates provided in this filing relate to Pharmacy Professional coverage and are written on an occurrence basis.

I have included a copy of our Rule 8.3.54 - Pharmacy Professional Liability Extension for clarification.

We expect an overall increase of 0.2% on a countrywide basis for our Commercial Liability insureds. I have included a new document, Exhibit 1, for your review.

Our Payment Plan is now attached, per your request.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit 1

Comment:

Satisfied -Name: Payment Plan

Comment:

Satisfied -Name: Rule 8.3.54 - pharmacy professional liability extension

Comment: In the past, we have not submitted our countrywide exceptions pages as they were not required by your department. (We maintained an internal drawer filing.) For ease of reading and comprehension of the extended reporting period, I have now added a portion of them here for your reference:

8.3.54 Pharmacy Professional Liability Extension

SERFF Tracking Number: PHAR-127130595 State: Illinois
Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595
Company Tracking Number: IL-CL-08-11-RR2
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

This option is only available when the Commercial Liability policy is being cancelled at the insured's request due to the sale or closure of the business.

Pharmacy Professional Liability coverage can be extended for bodily injury or property damage which occurs after the policy cancellation date, provided that the incident causing the bodily injury or property damage, such as dispensing a prescription, occurred while the policy was in force.

The extension term is provided for a maximum of 6-months, beginning on the policy cancellation date and ending after 182 days, unless other dates are shown on the policy endorsement.

To determine the additional premium for this Extension, multiply the policy's annual pharmacy professional liability premium (see Rule 8.3.50) by 2.0%, subject to a minimum \$100.00 premium. The additional premium charged is fully earned and cannot be cancelled once accepted.

Attach endorsement PM 1118C.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Heidi Allen, Janine MacVey, Kris Laubenthal

SERFF Tracking Number: PHAR-127130595 State: Illinois
Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595
Company Tracking Number: IL-CL-08-11-RR2
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/22/2011
Submitted Date 09/22/2011
Respond By Date 09/29/2011

Dear Kris Laubenthal,

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?

Where are factors for claims-made coverage?

Please confirm the RF-3 figure - is the change 2%?

Sign up to get e-mail notification for updates to the Department's website. <http://insurance.illinois.gov/RSS/>

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.htm

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Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,
Gayle Neuman

SERFF Tracking Number: PHAR-127130595 State: Illinois
Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595
Company Tracking Number: IL-CL-08-11-RR2
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/29/2011
Submitted Date 09/30/2011

Dear Gayle Neuman,

Comments:

Thank you for your correspondence of 9/22/11.

Response 1

Comments: Your first comment related to the use of a statistical agency. Please note that we are members and subscribers of AAIS for this line of business and submit our information to them for statistical purposes.

The factors for the claims-made coverage are located within Rule 8.6 (Employee Benefits Liability Coverage) of the AAIS Commercial Liability Manual. I have attached the entire manual if you wish to review it and I have attached the Rule 8.6 factors as a separate page to make it easier to find it.

The anticipated change to our current book of business is 0.2%. For our current policyholders, this would result in a net premium change of \$232. Please refer to the rate/rule schedule for further details of this effect.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Claims made factors

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Heidi Allen, Janine MacVey, Kris Laubenthal

SERFF Tracking Number: PHAR-127130595 State: Illinois
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Company Tracking Number: IL-CL-08-11-RR2
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/11/2011
Submitted Date 05/11/2011
Respond By Date 05/13/2011

Dear Kris Laubenthal,

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

I cannot view them - and if you try to print the form, all the fill-in-the-blank areas that show up red do not print out either.

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.htm

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Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,
Gayle Neuman

SERFF Tracking Number: PHAR-127130595 State: Illinois
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Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/12/2011
Submitted Date 05/12/2011

Dear Gayle Neuman,

Comments:

Response 1

Comments: The PDF document has been re-typed so it will print so you can view it. In addition, actual signatures have been placed on it, instead of the electronic signatures previously submitted. For future use, you may want to create a "fillable" PDF of this document.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Certification

Comment: Per Gayle Neuman 4/21/2011, the "SelfCertificationForm" is not required for this filing. Instead, please find attached the Medical Malpractice Rates certification form.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Heidi Allen, Janine MacVey, Kris Laubenthal

SERFF Tracking Number: PHAR-127130595 *State:* Illinois
Filing Company: Pharmacists Mutual Insurance Company *State Tracking Number:* PHAR-127130595
Company Tracking Number: IL-CL-08-11-RR2
TOI: 11.0 Medical Malpractice - Claims *Sub-TOI:* 11.0021 Pharmacy
Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/11/2011
Submitted Date 05/11/2011
Respond By Date 05/18/2011

Dear Kris Laubenthal,

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

We require a certification wherein we can see the officer and actuarial signatures.

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.htm

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Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,
Gayle Neuman

<i>SERFF Tracking Number:</i>	<i>PHAR-127130595</i>	<i>State:</i>	<i>Illinois</i>
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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/11/2011
Submitted Date	05/11/2011

Dear Gayle Neuman,

Comments:

Response 1

Comments: I must admit that now I am confused. The attached certification form contains electronic signatures. We have utilized this method of signing documents for Illinois as well as many other states without issue. Are you not able to view them in the attachment?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Heidi Allen, Janine MacVey, Kris Laubenthal

SERFF Tracking Number: PHAR-127130595 State: Illinois
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Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/20/2011
Submitted Date 04/20/2011
Respond By Date 04/27/2011

Dear Kris Laubenthal,

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

I have attached the required certification form. We don't require anyone to certify a filing. No rate filing can be certified.

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.htm

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Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,
Gayle Neuman

ILLINOIS CERTIFICATION FOR MEDICAL MALPRACTICE RATES

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

I, _____ (Name of officer typed or printed), a duly authorized officer of _____ (Name of Insurer typed or printed), am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

I, _____ (Name of actuary typed or printed), a duly authorized actuary of _____ (Name of actuary firm typed or printed) am authorized to certify on behalf of (Name of Insurance Company) making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

Signature and Title of Authorized Insurance Company Officer

Date

Signature, Title and Designation of Authorized Actuary

Date

Insurance Company FEIN __ - _____ Filing Number _____

Insurer's Address _____

City _____ State _____ Zip Code _____

Contact Person's:

-Name and E-mail _____

-Direct Telephone and Fax Number _____

SERFF Tracking Number: PHAR-127130595 *State:* Illinois
Filing Company: Pharmacists Mutual Insurance Company *State Tracking Number:* PHAR-127130595
Company Tracking Number: IL-CL-08-11-RR2
TOI: 11.0 Medical Malpractice - Claims *Sub-TOI:* 11.0021 Pharmacy
Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/29/2011
Submitted Date 04/29/2011

Dear Gayle Neuman,

Comments:

Response 1

Comments: The Medical Malpractice certification form has been completed.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Certification

Comment: Per Gayle Neuman 4/21/2011, the "SelfCertificationForm" is not required for this filing. Instead, please find attached the Medical Malpractice Rates certification form.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Heidi Allen, Janine MacVey, Kris Laubenthal

SERFF Tracking Number: PHAR-127130595 State: Illinois
Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595
Company Tracking Number: IL-CL-08-11-RR2
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/19/2011
Submitted Date 04/19/2011
Respond By Date 04/26/2011

Dear Kris Laubenthal,

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

The RF-3 Summary Sheet should reflect that the coverage pertains to medical malpractice.

215 ILCS 5/155.18 states it shall be certified in this filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience. This information is required in every rate/rule filing for medical malpractice.

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.htm

Please submit compliant form(s) no later than the date shown above or the entire filing may be disapproved. Please be advised that when the Director disapproves the form(s) you must immediately cease using the form(s) in Illinois.

Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,
Gayle Neuman

SERFF Tracking Number: PHAR-127130595 State: Illinois
Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595
Company Tracking Number: IL-CL-08-11-RR2
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/19/2011
Submitted Date 04/19/2011

Dear Gayle Neuman,

Comments:

Thank you for your letter, Gayle. It is somewhat confusing to us yet about using the term "medical malpractice" for these lines of business.

Response 1

Comments: I have amended the RF-3 form as requested.

The Self Certification Form was originally submitted with Ken Andrews' name attached as an officer of Pharmacists Mutual Insurance Company. This form was submitted to your office for our Businessowners Program recently with Ken's signature attached. As you have brought it to our attention that a "qualified actuary" must be involved, I have instead had Tom Claude sign the document. Tom is our Vice President of Underwriting and has been in that position for over 15 years. He is an officer of Pharmacists Mutual Insurance Company and the direct supervisor to the Product Development Department that is responsible for this filing.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Form RF3 - (Summary Sheet)

Comment:

Satisfied -Name: Certification

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your attention to these matters.

Sincerely,

<i>SERFF Tracking Number:</i>	<i>PHAR-127130595</i>	<i>State:</i>	<i>Illinois</i>
<i>Filing Company:</i>	<i>Pharmacists Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>PHAR-127130595</i>
<i>Company Tracking Number:</i>	<i>IL-CL-08-11-RR2</i>		
<i>TOI:</i>	<i>11.0 Medical Malpractice - Claims</i>	<i>Sub-TOI:</i>	<i>11.0021 Pharmacy</i>
	<i>Made/Occurrence</i>		
<i>Product Name:</i>	<i>Commercial Liability</i>		
<i>Project Name/Number:</i>	<i>IL-CL-08-11-RR2/IL-CL-08-11-RR2</i>		
Heidi Allen, Janine MacVey, Kris Laubenthal			

Note To Reviewer

Kris Laubenthal on 05/08/2012 11:00 AM

Gayle Neuman

05/08/2012 01:50 PM

Effective date of 8/1/11

Yes, we used the effective date of 8/1/11 for all new and renewal business.

SERFF Tracking Number: PHAR-127130595 *State:* Illinois
Filing Company: Pharmacists Mutual Insurance Company *State Tracking Number:* PHAR-127130595
Company Tracking Number: IL-CL-08-11-RR2
TOI: 11.0 Medical Malpractice - Claims *Sub-TOI:* 11.0021 Pharmacy
Made/Occurrence
Product Name: Commercial Liability
Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Note To Filer

Created By:

Gayle Neuman on 05/08/2012 09:26 AM

Last Edited By:

Gayle Neuman

Submitted On:

05/08/2012 01:50 PM

Subject:

effective date

Comments:

The Department of Insurance has now completed its review of this filing. Originally, Pharmacists Mutual requested the filing be effective August 1, 2011. Was the filing put in effect on August 1, 2011 or do you wish to have a different effective date? Your prompt response is appreciated.

SERFF Tracking Number: PHAR-127130595 State: Illinois
 Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595
 Company Tracking Number: IL-CL-08-11-RR2
 TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
 Made/Occurrence
 Product Name: Commercial Liability
 Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Amendment Letter

Submitted Date: 09/21/2011

Comments:

Ms. Neuman: Recently you had a phone conversation with Janine MacVey of our office related to our Businessowners Program. She advised that you would prefer to have the professional liability rating rule added to our Commercial Liability Program Manual - Illinois Supplement pages. I have added Rule 10.2 - Professional Liability Individual Risk Premium Modifications to our Illinois Supplement page: "IL-Supplement - 6". This rule has not been revised from our Countrywide Exception Pages but has been added for your reference. Please note that all of the rating and coverage information regarding pharmacy professional liability is included in our Supplement Pages.

For reference, our Businessowners Program filing is SERFF and State Filing #PHAR-126820179.

Thank you.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
IL CL Exception Pages	IL - Supplement - 1 through 6	Replacement	Previous State Filing Num: PHAR-127105209	IL CL Exception Page - Supplement 08-11 - with Rule 10.2 added.pdf

Note To Reviewer

Kris Laubenthal on 04/27/2011 08:08 AM

Gayle Neuman

05/08/2012 01:50 PM

waiting for actuary to sign certification form

Your objection from 4/20/2011 has a "Respond by Date" of 4/27/2011. Please be advised that it may take another day or two before I will receive the signature from the actuary on the "1 Illinois Certification Form." With the Easter holiday, they were out of the office a number of days.

SERFF Tracking Number: PHAR-127130595 State: Illinois
 Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595
 Company Tracking Number: IL-CL-08-11-RR2
 TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
 Made/Occurrence
 Product Name: Commercial Liability
 Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Amendment Letter

Submitted Date: 04/21/2011

Comments:

After submitting this filing, it was noted that our IL Exceptions Page Supplement for Rule 3.5 - Civil Unions has been approved. I have amended the attached Supplement to reflect this additional rule and also amended the side-by-side comparison document.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
IL CL Exception Pages	IL - Supplement - 1 through 6	Replacement	Previous State Filing Num: PHAR- 127105209	IL CL Exception Page - Supplemental 08-11.pdf

Supporting Document Schedule Item Changes:

Satisfied -Name: Manual

Comment: Please refer to the IL CL Exception Pages attached under the Rate/Rule Schedule. This is a new state supplement which has not been previously filed under the TOI: 11.0 Medical Malpractice - Claims Made/Occurrence. (Previously, it had been submitted under TOI 17.0 Commercial General Liability.)

Side by Side comparison - IL CL Exception Page - Supplemental 09-09 to 08-11.pdf

SERFF Tracking Number:	PHAR-127130595	State:	Illinois
Filing Company:	Pharmacists Mutual Insurance Company	State Tracking Number:	PHAR-127130595
Company Tracking Number:	IL-CL-08-11-RR2		
TOI:	11.0 Medical Malpractice - Claims Made/Occurrence	Sub-TOI:	11.0021 Pharmacy
Product Name:	Commercial Liability		
Project Name/Number:	IL-CL-08-11-RR2/IL-CL-08-11-RR2		

Rate Information

Rate data applies to filing.

Filing Method:	Use and File
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	01/01/2011
Filing Method of Last Filing:	Use and File

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Pharmacists Mutual Insurance Company	0.200%	0.200%	\$232	36	\$116,183	10.000%	-5.000%

<i>SERFF Tracking Number:</i>	<i>PHAR-127130595</i>	<i>State:</i>	<i>Illinois</i>
<i>Filing Company:</i>	<i>Pharmacists Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>PHAR-127130595</i>
<i>Company Tracking Number:</i>	<i>IL-CL-08-11-RR2</i>		
<i>TOI:</i>	<i>11.0 Medical Malpractice - Claims</i>	<i>Sub-TOI:</i>	<i>11.0021 Pharmacy</i>
	<i>Made/Occurrence</i>		
<i>Product Name:</i>	<i>Commercial Liability</i>		
<i>Project Name/Number:</i>	<i>IL-CL-08-11-RR2/IL-CL-08-11-RR2</i>		

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
	IL CL Exception Pages	IL - Supplement - 1 through 6	Replacement	PHAR-127105209 IL CL Exception Page - Supplement 08-11 - with Rule 10.2 added.pdf

PHARMACISTS MUTUAL INSURANCE COMPANY
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ILLINOIS

Rule 3.5, Civil Unions Amendment, is added:

3.5 Civil Unions Amendment

A policy can be endorsed to extend coverage to a person who is a part of a civil union couple and the families of such civil union couple.

Attach endorsement CL 0678

Rule 8.3.50 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.50A Pharmacy Services Professional Liability Coverage

Coverage can be added to form GL-200 for bodily injury, property damage, or personal and advertising injury arising from the rendering or failure to render pharmacy services and either professional consultation services or home health care services.

To determine the additional premium, multiply the pharmacy's annual gross receipts, in thousands, by the loss costs and apply the compounding and risk management equipment factors if applicable. The resulting premium is added to the premium generated for either Home Health Care Consultation Services Liability (*Rule 8.3.51*) or Home Health Care Services Liability (*Rule 8.3.52*). Gross receipts for Pharmacy include total amounts collected from customers for prescriptions, drugs, health care products, and pharmacy professional services.

Rating Procedures:

STEP 1 -- Determine the loss cost for the liability limit provided, shown in the table below.

Occurrence / Aggregate Limit	Loss Cost (Per \$1,000 of pharmacy receipts)
\$300,000/\$600,000	\$0.59
\$500,000/\$1,000,000	\$0.68
\$1,000,000/\$2,000,000	\$0.76
\$1,000,000/\$3,000,000	\$0.77
\$2,000,000/\$4,000,000	\$0.90

STEP 2 -- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the loss cost determined in Step 1, to determine the adjusted loss cost.

STEP 3 -- Multiply the loss cost (or adjusted loss cost) by pharmacy receipts (per \$1,000). Pharmacy receipts include total amounts collected from customers for prescriptions and pharmacy services.

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STEP 4 -- Apply the Compounding Factor rating by determining the percentage of filled prescriptions that falls into each of the following categories; the sum of these 3 groups must equal 100%.

- non-compounded,
- non-sterile compounded (involving only ingredients in manufacturer-produced dosage forms,)
- all other compounded.

A. Non-compounded prescription premium:

- 1) Multiply the result of Step 3 by the percentage of non-compounded prescriptions,
- 2) Multiply the result of Step A.1) by the appropriate factor from Table A.
- 3) When risk management equipment is utilized, multiply the result of Step A.2) by the appropriate factor from Table B.

B. Non-sterile compounded prescription premium:

- 1) Multiply the result of Step 3 by the percentage of non-sterile compounded prescriptions,
- 2) Multiply the result of Step B.1) by the appropriate factor from Table A.

C. All other compounded prescription premium:

- 1) Multiply the result of Step 3 by the percentage of all other compounded prescriptions,
- 2) Multiply the result of Step C.1) by the appropriate factor from Table A.

D. Add results of Steps B, C and D to determine the Pharmacy Services Professional Liability premium.

Prescription Category	Factor
Non-Compounded	0.95
Non-Sterile Compounded	1.00
All other compounded	1.25

Table A for Rule 8.3.50

Risk Management Equipment Count	Factor
1	0.95
2	0.90
3+	0.85

Table B for Rule 8.3.50

STEP 5 -- Add the result from Step 6 of Rule 8.3.51 or Step 6 of Rule 8.3.52.

STEP 6 -- Multiply the professional liability individual risk premium modification as determined in Rule 10 by the result of Step 5 to determine the coverage premium.

The Pharmacy Services Professional Liability Including Home Health Care Consultation Services endorsement contains provisions for the following limits:

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Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy professional services and home health care consultation services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy professional services and home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1115C-IL for Pharmacy Services Professional Liability Including Home Health Care Consultation Services.

The Pharmacy Services Professional Liability Including Home Health Care Services endorsement contains provisions for the following limits:

Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy services and home health care services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy services and home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1116C-IL for Pharmacy Services Professional Liability Including Home Health Care Services.

Rule 8.3.51 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.51 Home Health Care Consultation Services Liability Coverage

Coverage may be provided for Home Health Care Consultation Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for professional consultation services plus the per person charge. Gross receipts for home health care consultation services include the total amount collected from medical equipment or devices, health care products and home health care consultation services.

Rating Procedures:

STEP 1 -- Determine the rate for the liability limit provided, shown in the table below;

STEP 2 -- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating

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information section of the Commercial Liability Manual from the rate determined in Step 1, to determine the adjusted rate.

STEP 3 -- Multiply the rate (or adjusted rate) by home health care receipts. Home health care receipts include total amounts collected from medical equipment or devices and home health care products and services;

STEP 4 -- Determine the per person charge for the home health care professionals and/or home health care services providers for the liability limit provided, shown in the table below.

STEP 5 -- Multiply the charge determined in Step 4 by the number of home health care professionals and/or home health care services providers.

STEP 6 -- Add the results of Step 3 and Step 5.

STEP 7 -- Multiply the total by the professional liability individual risk premium modification in Rule 10 to determine the coverage premium.

Limit	Home Health Care Consultation Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

Limit	Home Health Care Professional and/or Home Health Care Services Provider Charge (Per Person)
\$ 300,000	\$16.00
\$ 500,000	\$20.00
\$1,000,000	\$25.00
\$2,000,000	\$35.00

Home Health Care Consultation Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1115C-IL*), or provided separately with the Home Health Care Consultation Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Consultation Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care consultation services.

Aggregate Limit -- The Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for

PHARMACISTS MUTUAL INSURANCE COMPANY
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ILLINOIS

home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1093C-IL for Home Health Care Consultation Services Liability.

Rule 8.3.52 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.52 Home Health Care Services Liability

Coverage may be provided for Home Health Care Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for home health care services plus the per person charges. Gross receipts for home health care services include the total amounts collected from medical equipment or devices, health care products, and home health care services.

Rating Procedures:

STEP 1 -- Determine the rate for the liability limit provided, shown in the table below.

STEP 2-- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the rate determined in Step 1, to determine the adjusted rate.

STEP 3 -- Multiply the rate (or adjusted rate) by home health care receipts. Home health care receipts include total amounts collected from medical equipment or devices and home health care products and services.

STEP 4 -- Determine the per person charge for the home health care professional and/or home health care services providers for the liability limit provided, shown in the table below.

STEP 5 -- Multiply the charge determined in Step 4 by the number of home health care professionals and/or the number of home health care services providers.

STEP 6 -- Add the results of Step 3 and Step 5.

STEP 7 -- Multiply the total by the professional liability individual risk premium modification in Rule 10 to determine the coverage premium.

Limit	Home Health Care Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

PHARMACISTS MUTUAL INSURANCE COMPANY
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Limit	First Home Health Care Professional Charge	Additional Home Health Care Professional Charge (Per Person)	Home Health Care Services Provider Charge (Per Person)
\$ 300,000	\$800	\$160	\$16
\$ 500,000	\$1000	\$200	\$20
\$1,000,000	\$1200	\$250	\$25
\$2,000,000	\$1600	\$350	\$35

Home Health Care Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1116C-IL*), or provided separately with the Home Health Care Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care services.

Aggregate Limit -- The Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1098C-IL for Home Health Care Services Liability.

Rule 10.2 – Professional Liability Individual Risk Premium Modifications

The following modifications can be applied to recognize special characteristics of the risk that are not fully reflected in the professional liability rating information. The sum of credits or debits developed using the following table cannot exceed 25%. Convert the total credit or debit developed under this rule to a factor and apply to the total professional liability premium after all other rating procedures have been completed.

RISK VARIATIONS	RANGE OF MODIFICATIONS	
	CREDIT	DEBIT
(1) Classification variations	-10% to	+10%
(2) Cooperation with insurer recommendations and/or industry standards with respect to risk management procedures	-10% to	+10%
(3) Employees: selection, training, supervision, experience	- 5% to	+ 5%
(4) Past losses	-10% to	+10%
(5) Professional accreditation/sanction	-15% to	+15%
(6) Professional services provided	-10% to	+10%
(7) Quality control	-10% to	+10%

SERFF Tracking Number: PHAR-127130595 State: Illinois
 Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595
 Company Tracking Number: IL-CL-08-11-RR2
 TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
 Made/Occurrence
 Product Name: Commercial Liability
 Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Explanatory Memorandum		
Comments:		
Attachment:		
Filing Memorandum - rate.rule - IL CL 08-11.pdf		

	Item Status:	Status Date:
Satisfied - Item: Form RF3 - (Summary Sheet)		
Comments:		
Attachment:		
RF-3.pdf		

	Item Status:	Status Date:
Satisfied - Item: Certification		
Comments:		
Per Gayle Neuman 4/21/2011, the "SelfCertificationForm" is not required for this filing. Instead, please find attached the Medical Malpractice Rates certification form.		
Attachment:		
Certification form - IL CL 08-11-FRR - with signatures.pdf		

	Item Status:	Status Date:
Satisfied - Item: Manual		
Comments:		
Please refer to the IL CL Exception Pages attached under the Rate/Rule Schedule. This is a new state supplement which has not been previously filed under the TOI: 11.0 Medical Malpractice - Claims Made/Occurrence. (Previously, it had been submitted under TOI 17.0 Commercial General Liability.)		
Attachment:		
Side by Side comparison - IL CL Exception Page - Supplemental 09-09 to 08-11.pdf		

SERFF Tracking Number: PHAR-127130595 State: Illinois
 Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595
 Company Tracking Number: IL-CL-08-11-RR2
 TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
 Made/Occurrence
 Product Name: Commercial Liability
 Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Item Status: **Status**
Date:

Satisfied - Item: Claims made factors

Comments:

Attachments:

AAIS Commercial Liability Program Manual.pdf
 AAIS Commercial Liability Program Manual - rule 8.6 - claims made factors.pdf

Item Status: **Status**
Date:

Satisfied - Item: Exhibit 1

Comments:

Attachment:

Exhibit 1.pdf

Item Status: **Status**
Date:

Satisfied - Item: Payment Plan

Comments:

Attachment:

Payment Plan.pdf

Item Status: **Status**
Date:

Satisfied - Item: Rule 8.3.54 - pharmacy
 professional liability extension

Comments:

In the past, we have not submitted our countrywide exceptions pages as they were not required by your department. (We maintained an internal drawer filing.) For ease of reading and comprehension of the extended reporting period, I have now added a portion of them here for your reference:

<i>SERFF Tracking Number:</i>	<i>PHAR-127130595</i>	<i>State:</i>	<i>Illinois</i>
<i>Filing Company:</i>	<i>Pharmacists Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>PHAR-127130595</i>
<i>Company Tracking Number:</i>	<i>IL-CL-08-11-RR2</i>		
<i>TOI:</i>	<i>11.0 Medical Malpractice - Claims</i>	<i>Sub-TOI:</i>	<i>11.0021 Pharmacy</i>
	<i>Made/Occurrence</i>		
<i>Product Name:</i>	<i>Commercial Liability</i>		
<i>Project Name/Number:</i>	<i>IL-CL-08-11-RR2/IL-CL-08-11-RR2</i>		

8.3.54 Pharmacy Professional Liability Extension

This option is only available when the Commercial Liability policy is being cancelled at the insured's request due to the sale or closure of the business.

Pharmacy Professional Liability coverage can be extended for bodily injury or property damage which occurs after the policy cancellation date, provided that the incident causing the bodily injury or property damage, such as dispensing a prescription, occurred while the policy was in force.

The extension term is provided for a maximum of 6-months, beginning on the policy cancellation date and ending after 182 days, unless other dates are shown on the policy endorsement.

To determine the additional premium for this Extension, multiply the policy's annual pharmacy professional liability premium (see Rule 8.3.50) by 2.0%, subject to a minimum \$100.00 premium. The additional premium charged is fully earned and cannot be cancelled once accepted.

Attach endorsement PM 1118C.

PHARMACISTS MUTUAL INSURANCE COMPANY

Commercial Liability ILLINOIS Rate/Rule Filing Memorandum

Pharmacists Mutual Insurance Company (PMIC) is a member and subscriber of AAIS for its Commercial Liability program in your state. The purpose of this filing is to align our Commercial Liability rating for professional liability risks with our current Businessowners program. These same changes were submitted for our Businessowners program in your state with this filing:

SERFF filing #PHAR-126820179

In addition, we are submitting a new rate and rule for when a policyholder closes or sells their business, but wishes to extend pharmacy professional liability coverage beyond the policy cancellation date. This also matches our current Businessowners program.

Our revisions are reflected on our Countrywide Commercial Liability Manual Exception Pages, edition 08-11. Changes noted are as compared to our previously approved Exception Pages, edition 07-08B.

1. Rule 7.1 Premium Calculation –
 - a. Steps 1 through 9 have not been changed from the AAIS MANUAL. Steps 10 through 14 have been modified and re-arranged to incorporate the revised Individual Risk Premium Modification (IRPM) factor. We have developed a separate IRPM for professional liability risks and renamed the current IRPM as “Standard”. This revised rule provides instruction for premium development for the Standard IRPM and the Professional Liability IRPM.
2. Rule 7.9.3 Total Policy Premium –
 - a. We created this rule to provide instruction for premium development for the Standard IRPM and the Professional Liability IRPM in order to determine the total policy premium.
3. Rule 8.3.50 Pharmacy Services Professional Liability Coverage –
 - a. We are introducing rating and premium development directions for non-compounded and compounded prescriptions and risk management equipment used in processing non-compounded prescriptions.
4. Rule 8.3.51 Home Health Care Consultation Services Liability –
 - a. We have revised this rule to indicate the use of the Professional Liability IRPM instead of the Standard IRPM.

5. 8.3.52 Home Health Care Services Liability Coverage –
 - a. We have revised this rule to indicate the use of the Professional Liability IRPM instead of the Standard IRPM.
6. 8.3.54 Pharmacy Professional Liability Extension –
 - a. This rule has been added for when a policyholder closes or sells their business, but wishes to extend pharmacy professional liability coverage beyond the policy cancellation date.
7. Rule 10 Individual Risk Premium Modifications –
 - a. Because there is a great difference between general liability risks and professional liability risks, we have developed a separate IRPM for standard risks and professional liability premium.
 - b. Rule 10.1 Standard Individual Risk Premium Modifications renames the existing Rule 10 from the AAIS manual as “Standard” Individual Risk Premium modifications. Standard IRPM applies to all policy premium other than professional liability premium.
 - c. Rule 10.2 Professional Liability Individual Risk Premium Modification is a new IRPM which will apply to professional liability premium only. These risk variations address issues specific to professional liability risks.

Please refer to the attachment “Exception Pages CW CL 08-11 – revisions – red-line.pdf” for documentation of the aforementioned revisions. Underlined items denote those which have been added to our exception pages.

Supplement Page

We are filing a revised IL Commercial Liability Manual Exception Page Supplement, edition 08-11. Because we have revised Rule 10, Individual Risk Premium Modification in our Countrywide Exception Pages, we have revised the following rules in our previously approved state supplement:

Rule 8.3.50A Pharmacy Services Professional Liability Coverage
Rule 8.3.51 Home Health Care Consultation Services Liability Coverage
Rule 8.3.52 Home Health Care Services Liability

In Rule 10.1 Standard Individual Risk Premium Modification we have only revised the AAIS exception to include reference to “Standard” individual risk premium modification. In Rule 10.2 Professional Liability Individual Risk Premium Modification we have added the AAIS exception language which precedes the risk variations and that which follows. A side by side comparison is included for your reference.

The overall effect of this filing for our Commercial Liability insureds is a rate increase of 0.2%. Our previously filed Loss Cost Multiplier will remain unchanged at 1.459.

We are requesting that these revisions become effective for all new and renewal policies written on or after August 1, 2011.

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 08/01/2011.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Medical Malpractice	\$116,183	0.2%
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain Classes? If so, specify: not applicable

Brief description of filing. (If filing follows rates of an advisory Organization, specify organization): We are filing our IL Commercial Liability Exception

Page - Supplement - 08-11

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Pharmacists Mutual Insurance Company

Name of Company

Kenneth Andrews, Regional Vice President

Official – Title

ILLINOIS CERTIFICATION FOR MEDICAL MALPRACTICE RATES

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

I, Thomas E Claude, a duly authorized officer of Pharmacists Mutual Insurance Company, am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

I, Stephen J Regnier, a duly authorized actuary of Regnier Consulting Group, Inc., am authorized to certify on behalf of Pharmacists Mutual Insurance Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

Thomas E. Claude

Signature and Title of Authorized Insurance Company Officer

5/11/11
Date

Steve Regnier

STEVEN J. REGNIER
PRESIDENT
REGNIER CONSULTING GROUP

Signature, Title and Designation of Authorized Actuary

5/11/11
Date

Insurance Company FEIN 42-0223390 Filing Number PHAR-127130595

Insurer's Address PO BOX 370

City Algona State IA Zip Code 50511

Contact Person's:

-Name and E-mail Kris Laubenthal kris.laubenthal@phmic.com

-Direct Telephone and Fax Number 515-395-7322

Text Comparison

Documents Compared

IL CL Exception Page - Supplemental 09-09.pdf - Adobe Acrobat Professional

IL CL Exception Page - Supplemental 08-11.pdf - Adobe Acrobat Professional

Summary

942 word(s) added

59 word(s) deleted

1038 word(s) matched

17 block(s) matched

To see where the changes are, scroll down.

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Rule 8.3.50 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.50A Pharmacy Services Professional Liability Coverage

Coverage can be added to form GL-200 for bodily injury, property damage, or personal and advertising injury arising from the rendering or failure to render pharmacy services and either professional consultation services or home health care services.

To determine the additional premium, multiply the pharmacy's annual gross receipts, in thousands, by the loss costs ~~shown in the Countrywide Rating Information section of this manual, plus the premium generated for either Pharmacy Services Professional Liability Including Home Health Care Consultation Services (Rule 8.3.51) or Home Health Care Services liability (Rule 8.3.52).~~ Gross receipts for Pharmacy include total amounts collected from customers for prescriptions, drugs, health care products, and pharmacy professional ~~services.~~

The Pharmacy Services Professional Liability Including Home Health Care Consultation Services endorsement contains provisions for the following limits:

Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy professional services and home health care consultation services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy professional services and home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1115C-IL for Pharmacy Services Professional Liability Including Home Health Care Consultation Services.

The Pharmacy Services Professional Liability Including Home Health Care Services endorsement contains provisions for the following limits:

Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy services and home health care services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy services and home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1116C-IL for Pharmacy Services Professional Liability Including Home Health Care Services.

PHARMACISTS MUTUAL INSURANCE COMPANY**COMMERCIAL LIABILITY PROGRAM MANUAL****ILLINOIS****Rule 3.5, Civil Unions Amendment, is added:****3.5 Civil Unions Amendment**

A policy can be endorsed to extend coverage to a person who is a part of a civil union couple and the families of such civil union couple.

Attach endorsement CL 0678

Rule 8.3.50 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.50A Pharmacy Services Professional Liability Coverage

Coverage can be added to form GL-200 for bodily injury, property damage, or personal and advertising injury arising from the rendering or failure to render pharmacy services and either professional consultation services or home health care services.

To determine the additional premium, multiply the pharmacy's annual gross receipts, in thousands, by the loss costs and apply the compounding and risk management equipment factors if applicable. The resulting premium is added to the premium generated for either Home Health Care Consultation Services Liability (Rule 8.3.51) or Home Health Care Services Liability (Rule 8.3.52). Gross receipts for Pharmacy include total amounts collected from customers for prescriptions, drugs, health care products, and pharmacy professional services.

Rating Procedures:

STEP 1 -- Determine the loss cost for the liability limit provided, shown in the table below.

<u>Occurrence / Aggregate Limit</u>	<u>Loss Cost</u> <u>(Per \$1,000 of pharmacy receipts)</u>
<u>\$300,000/\$600,000</u>	<u>\$0.59</u>
<u>\$500,000/\$1,000,000</u>	<u>\$0.68</u>
<u>\$1,000,000/\$2,000,000</u>	<u>\$0.76</u>
<u>\$1,000,000/\$3,000,000</u>	<u>\$0.77</u>
<u>\$2,000,000/\$4,000,000</u>	<u>\$0.90</u>

STEP 2 -- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the loss cost determined in Step 1, to determine the adjusted loss cost.

STEP 3 -- Multiply the loss cost (or adjusted loss cost) by pharmacy receipts (per \$1,000). Pharmacy receipts include total amounts collected from customers for prescriptions and pharmacy services.

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Rule 8.3.51 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.51 Home Health Care Consultation Services Liability Coverage

Coverage may be provided for Home Health Care Consultation Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for professional consultation services plus the per person charge. Gross receipts for home health care consultation services include the total amount collected from medical equipment or devices, health care products and home health care consultation services.

Limit	Home Health Care Consultation Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

Limit	Home Health Care Professional and/or Home Health Care Provider Charge (Per Person)
\$ 300,000	\$16.00
\$ 500,000	\$20.00
\$1,000,000	\$25.00
\$2,000,000	\$35.00

Home Health Care Consultation Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1115C-IL*), or provided separately with the Home Health Care Consultation Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Consultation Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care consultation services.

Aggregate Limit -- The Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1093C-IL for Home Health Care Consultation Services Liability.

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STEP 4 -- Apply the Compounding Factor rating by determining the percentage of filled prescriptions that falls into each of the following categories; the sum of these 3 groups must equal 100%.

- non-compounded.
- non-sterile compounded (involving only ingredients in manufacturer-produced dosage forms.)
- all other compounded.

A. Non-compounded prescription premium:

- 1) Multiply the result of Step 3 by the percentage of non-compounded prescriptions.
- 2) Multiply the result of Step A.1) by the appropriate factor from Table A.
- 3) When risk management equipment is utilized, multiply the result of Step A.2) by the appropriate factor from Table B.

B. Non-sterile compounded prescription premium:

- 1) Multiply the result of Step 3 by the percentage of non-sterile compounded prescriptions.
- 2) Multiply the result of Step B.1) by the appropriate factor from Table A.

C. All other compounded prescription premium:

- 1) Multiply the result of Step 3 by the percentage of all other compounded prescriptions.
- 2) Multiply the result of Step C.1) by the appropriate factor from Table A.

D. Add results of Steps B, C and D to determine the Pharmacy Services Professional Liability premium.

<u>Prescription Category</u>	<u>Factor</u>
<u>Non-Compounded</u>	<u>0.95</u>
<u>Non-Sterile Compounded</u>	<u>1.00</u>
<u>All other compounded</u>	<u>1.25</u>

Table A for Rule 8.3.50

<u>Risk Management Equipment Count</u>	<u>Factor</u>
<u>1</u>	<u>0.95</u>
<u>2</u>	<u>0.90</u>
<u>3+</u>	<u>0.85</u>

Table B for Rule 8.3.50

STEP 5 -- Add the result from Step 6 of Rule 8.3.51 or Step 6 of Rule 8.3.52.

STEP 6 -- Multiply the professional liability individual risk premium modification as determined in Rule 10 by the result of Step 5 to determine the coverage premium.

The Pharmacy Services Professional Liability Including Home Health Care Consultation Services endorsement contains provisions for the following limits:

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Rule 8.3.52 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.52 Home Health Care Services Liability

Coverage may be provided for Home Health Care Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for home health care services plus the per person charges. Gross receipts for home health care services include the total amounts collected from medical equipment or devices, health care products, and home health care services.

Limit	Home Health Care Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

Limit	First Home Health Care Professional Charge	Additional Home Health Care Professional Charge (Per Person)	Home Health Care Services Provider Charge (Per Person)
\$ 300,000	\$800	\$160	\$16
\$ 500,000	\$1000	\$200	\$20
\$1,000,000	\$1200	\$250	\$25
\$2,000,000	\$1600	\$350	\$35

Home Health Care Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1116C-IL*), or provided separately with the Home Health Care Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care services.

Aggregate Limit -- The Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

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Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy professional services and home health care consultation services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy professional services and home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1115C-IL for Pharmacy Services Professional Liability Including Home Health Care Consultation Services.

The Pharmacy Services Professional Liability Including Home Health Care Services endorsement contains provisions for the following limits:

Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy services and home health care services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy services and home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1116C-IL for Pharmacy Services Professional Liability Including Home Health Care Services.

Rule 8.3.51 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.51 Home Health Care Consultation Services Liability Coverage

Coverage may be provided for Home Health Care Consultation Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for professional consultation services plus the per person charge. Gross receipts for home health care consultation services include the total amount collected from medical equipment or devices, health care products and home health care consultation services.

Rating Procedures:

STEP 1 -- Determine the rate for the liability limit provided, shown in the table below:

STEP 2 -- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating

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Attach endorsement PM 1098C-IL for Home Health Care Services Liability.

PHARMACISTS MUTUAL INSURANCE COMPANY**COMMERCIAL LIABILITY PROGRAM MANUAL****ILLINOIS**

information section of the Commercial Liability Manual from the rate determined in Step 1, to determine the adjusted rate.

STEP 3 -- Multiply the rate (or adjusted rate) by home health care receipts. Home health care receipts include total amounts collected from medical equipment or devices and home health care products and services.

STEP 4 -- Determine the per person charge for the home health care professionals and/or home health care services providers for the liability limit provided, shown in the table below.

STEP 5 -- Multiply the charge determined in Step 4 by the number of home health care professionals and/or home health care services providers.

STEP 6 -- Add the results of Step 3 and Step 5.

STEP 7 -- Multiply the total by the professional liability individual risk premium modification in Rule 10 to determine the coverage premium.

Limit	Home Health Care Consultation Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

Limit	Home Health Care Professional and/or Home Health Care <u>Services Provider</u> Charge (Per Person)
\$ 300,000	\$16.00
\$ 500,000	\$20.00
\$1,000,000	\$25.00
\$2,000,000	\$35.00

Home Health Care Consultation Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1115C-IL*), or provided separately with the Home Health Care Consultation Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Consultation Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care consultation services.

Aggregate Limit -- The Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for

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home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1093C-IL for Home Health Care Consultation Services Liability.

Rule 8.3.52 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.52 Home Health Care Services Liability

Coverage may be provided for Home Health Care Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for home health care services plus the per person charges. Gross receipts for home health care services include the total amounts collected from medical equipment or devices, health care products, and home health care services.

Rating Procedures:

STEP 1 -- Determine the rate for the liability limit provided, shown in the table below.

STEP 2-- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the rate determined in Step 1, to determine the adjusted rate.

STEP 3 -- Multiply the rate (or adjusted rate) by home health care receipts. Home health care receipts include total amounts collected from medical equipment or devices and home health care products and services.

STEP 4 -- Determine the per person charge for the home health care professional and/or home health care services providers for the liability limit provided, shown in the table below.

STEP 5 -- Multiply the charge determined in Step 4 by the number of home health care professionals and/or the number of home health care services providers.

STEP 6 -- Add the results of Step 3 and Step 5.

STEP 7 -- Multiply the total by the professional liability individual risk premium modification in Rule 10 to determine the coverage premium.

Limit	Home Health Care Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

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Limit	First Home Health Care Professional Charge	Additional Home Health Care Professional Charge (Per Person)	Home Health Care Services Provider Charge (Per Person)
\$ 300,000	\$800	\$160	\$16
\$ 500,000	\$1000	\$200	\$20
\$1,000,000	\$1200	\$250	\$25
\$2,000,000	\$1600	\$350	\$35

Home Health Care Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1116C-IL*), or provided separately with the Home Health Care Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care services.

Aggregate Limit -- The Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1098C-IL for Home Health Care Services Liability.

COMMERCIAL LIABILITY PROGRAM COUNTRYWIDE

THIS MANUAL CONTAINS LOSS COSTS

All references, in the countrywide and state manual pages to premiums, rates, and charges mean loss costs. Use the company multiplier to convert loss costs to final rates, premiums, and charges.

AMERICAN ASSOCIATION OF INSURANCE SERVICES
1745 South Naperville Road • Wheaton, IL 60189

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AMERICAN ASSOCIATION OF INSURANCE SERVICES COMMERCIAL LIABILITY MANUAL

COUNTRYWIDE

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INTRODUCTION

The countrywide section of this manual contains rules, rating information, and classifications for writing commercial liability coverage. Refer to the applicable state page(s) for exceptions to the information found in the countrywide section and for state-specific rating information.

Refer to the Company for commercial liability coverage options not available through this manual. Special rules, rating information, forms, or endorsements filed by or on behalf of the Company apply in lieu of those referred to in this manual.

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RULE 1 -- DESCRIPTION OF MANUAL

The Commercial Liability Manual includes the countrywide rules and rating information, the countrywide classification section, and state pages that consist of state-specific rules exceptions, territorial definitions, and rating information that have been approved for use under the Commercial Liability Program.

1.1 Countrywide Rules and Rating Information

Refer to the countrywide rules and rating information for a description of the commercial liability forms, coverages, and available limits; instructions for policy issue, premium determination, and premium modifications; and a description of the various options available, including deductibles, additional interests, and additional coverages and the corresponding rating information.

Refer to the state pages for any exceptions to the countrywide rules and rating information.

1.2 Classification Section

Refer to the classification section for class descriptions, class code assignments, and rating base symbols. Any class notes that may apply are included with each class description.

1.3 State Pages

1.3.1 Exception Pages

The exception pages contain any variations of the countrywide rules and or rating information that apply in a particular state. State exceptions take precedence over countrywide rules and rating information.

1.3.2 Territorial Definitions

A three-digit territory code is provided for each territory within a state. Refer to the state territorial definitions pages for the territory descriptions.

1.3.3 Rating Information Pages

The state rating information section of this manual provides Premises/Operations and Products/Completed Work rating information for each territory within the state. The rating information is displayed for each occurrence limits of \$100,000 and aggregate limits of \$200,000. The rating information reflects a limit for Medical Payments coverage of \$5,000 per person.

A column of two-character symbols identifies the applicable Premises/Operations and Products/Completed Work limit table for each class code. Premises/Operations limit tables 1, 2, and 3 and Products/Completed Work limit tables A and B are shown in the countrywide rating information section of this manual.

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RULE 2 -- PROGRAM DESCRIPTION

2.1 Policy Forms

The forms used to provide commercial liability coverage are described below. The coverage provided under each form applies on an occurrence basis.

2.1.1 GL-200/GL 0200, Commercial Liability Coverage (Broad Form Coverage)

Form GL-200/GL 0200 provides coverage for claims of bodily injury, property damage, personal injury, or advertising injury arising out of the premises/operations exposures of the insured's business. Coverage is also provided for claims of bodily injury and property damage arising out of the products/completed work exposures of the insured's business. Form GL-200/GL 0200 provides broad form contractual liability coverage.

The Premises/Operations rating information shown in the state pages reflects the use of form GL-200/GL 0200.

2.1.2 GL-100/GL 0100, Commercial Liability Coverage

Form GL-100/GL 0100 provides coverage for claims of bodily injury or property damage arising out of the premises/operations exposures of the insured's business. Coverage is also provided for claims of bodily injury and property damage arising out of the products/completed work exposures of the insured's business. Form GL-100/GL 0100 provides limited contractual liability coverage.

Broad form contractual liability coverage and or personal injury liability and advertising injury liability coverage may be added to form GL-100/GL 0100 by endorsement. Refer to Rule 8, Coverage Options.

The Premises/Operations rating information shown in the state pages reflects the use of form GL-200/GL 0200 and may require adjustment when form GL-100/GL 0100 applies. Refer to Rule 8, Coverage Options.

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2.1.3 GL-600/GL 0600, Commercial Liability Coverage (Premises Only)

Form GL-600/GL 0600 provides coverage for claims of bodily injury or property damage arising out of the premises described on the declarations and operations necessary or incidental to that premises. Coverage is not provided for bodily injury and property damage arising out of any products and completed work exposures. Form GL-600/GL 0600 provides limited contractual liability coverage.

Broad form contractual liability coverage and or personal injury liability and advertising injury liability coverage may be added to form GL-600/GL 0600 by endorsement. Refer to Rule 8, Coverage Options.

The Premises/Operations rating information shown in the state pages reflects the use of form GL-200/GL 0200 and may require adjustment when form GL-600/GL 0600 applies. Refer to Rule 8, Coverage Options.

2.1.4 GL-610/GL 0610, Commercial Liability Coverage (Farm Premises and Operations)

Form GL-610/GL 0610 provides coverage for claims of bodily injury or property damage arising out of the premises described on the declarations and operations necessary or incidental to that premises. Coverage is limited to exposures arising out of the use of the premises for farming purposes. Coverage for bodily injury and property damage arising out of the products/completed work hazard is included. Form GL-610/GL 0610 provides limited contractual liability coverage.

Broad form contractual liability coverage and or personal injury liability and advertising injury liability coverage may be added to form GL-610/GL 0610 by endorsement. Refer to Rule 8, Coverage Options.

The Premises/Operations rating information shown in the state pages reflects the use of form GL-200/GL 0200 and may require adjustment when form GL-610/GL 0610 applies. Refer to Rule 8, Coverage Options.

2.1.5 GL-300/GL 0300, Owners and Contractors Protective Commercial Liability Coverage

Form GL-300/GL 0300 provides coverage for claims of bodily injury or property damage arising out of operations performed for the insured by a contractor or subcontractor or arising out of the insured's acts or omissions with respect to the supervision of the contractor's or subcontractor's operations.

The use of form GL-300/GL 0300 is further addressed under Rule 9.

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2.2 Principal Coverages

A general description of the principal coverages provided by one or more of the commercial liability forms follows. Consult each policy form for specific coverage elements, exclusions, and conditions.

All forms used to provide commercial liability coverage under this program include coverage for the costs of defense and other expenses incurred by the insurer with respect to a lawsuit against the insured. The cost of certain bonds is also included. Unless otherwise specified, coverage for defense costs is not subject to the policy limits.

2.2.1 Coverage L -- Bodily Injury, Property Damage Liability (Forms GL-100/GL 0100, GL-200/GL 0200, GL-300/GL 0300, GL-600/GL 0600, and GL-610/GL 0610)

Coverage L pays all sums the insured becomes legally obligated to pay as damages due to bodily injury or property damage caused by an occurrence to which the insurance applies.

Under form GL-610/GL 0610 only, coverage for bodily injury and property damage arising out of the Products/Completed Work Hazard is also included under Coverage L.

2.2.2 Coverage M -- Medical Payments (Forms GL-100/GL 0100, GL-200/GL 0200, GL-600/GL 0600, and GL-610/GL 0610)

In forms GL-100/GL 0100, GL-200/GL 0200, and GL-610/GL 0610 Coverage M pays the medical expenses for bodily injury caused by an accident on the insured's premises and adjoining ways or arising out of the insured's operations. In form GL-600/GL 0600, Coverage M pays the medical expenses for bodily injury caused by an accident on the insured premises described on the declarations page.

Medical expenses are paid regardless of fault. Expenses, which are defined in the policy forms, must be reasonable, necessary, incurred, and reported within one year of the date of the accident.

Coverage M does not provide coverage for medical expenses incurred by the insured, the insured's employees, or by various other individuals as described in the policy. Medical Payments Coverage for some of the individuals who are otherwise excluded can be added to the policy for an additional premium charge. Refer to Rule 8, Coverage Options.

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Refer to the Company to determine if the following risks are eligible for Medical Payments Coverage:

- Amusement Parks
- Apartments, Boarding Houses, or Condominiums
- Bathing Establishments
- Boats -- all types
- Camps
- Carnivals, Circuses, or Fairs
- Churches
- Clubs -- all types
- Exercise or Health Institutes
- Hotels or Motels
- Mission or Settlement Houses
- Mobile Home Parks
- Schools -- all types
- Tourist Houses

2.2.3 Coverage N -- Products/Completed Work (Forms GL-100/GL 0100 and GL-200/GL 0200)

Coverage N pays all sums the insured becomes legally obligated to pay as damages due to bodily injury or property damage caused by an occurrence arising out of the Products/Completed Work Hazard to which this insurance applies.

The bodily injury or property damage must occur away from the insured's premises and arise out of the insured's product after physical possession of the product has been relinquished to others.

The completed work hazard must arise out of the insured's work that has been completed or abandoned. It does not apply to work that is incomplete.

Coverage for liability arising out the Products/Completed Work Hazard is provided under Coverage L -- Bodily Injury and Property Damage in form GL-610/GL 0610.

2.2.4 Coverage O -- Fire Legal Liability (Forms GL-100/GL 0100, GL-200/GL 0200, GL-600/GL 0600, and GL-610/GL 0610)

Coverage O pays for property damage to buildings or parts of buildings which are rented to the insured, if the damage is caused by fire and the insured is legally liable for the fire damage. Fixtures permanently attached to the building are covered.

This coverage does not apply to liability arising under any contract to indemnify any person or organization for damages by fire to the premises; nor does it apply to property damage expected, directed, or intended by the insured.

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2.2.5 Coverage P -- Personal Injury Liability and Advertising Injury Liability (Form GL-200/GL 0200 only)

Coverage P pays all sums the insured becomes legally obligated to pay as damages for personal injury and advertising injury that arise out of the conduct of the insured's business.

Coverage for personal injury liability and advertising injury liability coverage is available under forms GL-100/GL 0100, GL-600/GL 0600, and GL-610/GL 0610 by endorsement. Refer to Rule 8, Coverage Options.

2.3 Policy Limits (Does Not Apply to Form GL-300/GL 0300)

2.3.1 Basic Limits

The rating information in this manual reflects the following basic limits of insurance.

Each Occurrence Limit	\$100,000 each occurrence for bodily injury and property damage
Coverage M -- Medical Payments Limit	\$5,000 per person for medical payments
Coverage O -- Fire Legal Limit	\$50,000 each occurrence for property damage
Coverage P -- Personal Injury and Advertising Injury Liability Limit *	\$100,000 per person or organization for personal injury or advertising injury

* When applicable

The Each Occurrence Limit, subject to the General Aggregate and Products/Completed Work Hazard Aggregate Limits, is the most that will be paid for all injury and damages covered under Coverages L, M, N (when applicable), and O for one occurrence.

Information regarding Each Occurrence Limits other than \$100,000 is also provided under Rule 2.3.4.

The limits for Coverage M, Medical Payments, and Coverage O, Fire Legal Liability, are subject to the Each Occurrence Limit and the General Aggregate Limit.

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The rating information contemplates a limit for Coverage P, Personal Injury Liability and Advertising Injury Liability, (when applicable) equal to the Each Occurrence Limit.

Refer to the Company for other Coverage M Limits. Information regarding other Coverage O Limits is provided under Rule 8, Coverage Options.

Show the applicable limits on the declarations page.

Make an entry on the declarations page if Coverage N does not apply under form GL-100/GL 0100 or GL-200/GL 0200 or if coverage for claims of bodily injury and property damage arising out of the Products/Completed Work Hazard does not apply under form GL-610/GL 0610.

2.3.2 General Aggregate Limit

The General Aggregate Limit is the most that will be paid during an annual policy period for all losses under Coverages L, M, O, and P (when Coverage P is provided). The Premises/Operations rating information shown in the state rating information section of this manual contemplates a General Aggregate Limit equal to twice the Each Occurrence Limit.

Information regarding General Aggregate Limits that are not equal to twice the Each Occurrence Limit is also provided under Rule 2.3.4.

Show the General Aggregate Limit on the declarations page.

2.3.3 Products/Completed Work Hazard Aggregate Limit

The Products/Completed Work Hazard Aggregate Limit is the most that will be paid during an annual policy period for all covered losses arising out of the Products/Completed Work Hazard. In forms GL-100/GL 0100 and GL-200/GL 0200 such coverage is provided under Coverage N. In form GL-610/GL 0610, coverage for liability arising out of the Products/Completed Work Hazard is provided under Coverage L. The Product/Completed Work rating information shown in the state rating information section of this manual contemplates a Products/Completed Work Hazard Aggregate Limit equal to twice the Each Occurrence Limit.

Information regarding Products/Completed Work Hazard Aggregate Limits that are not equal to twice the Each Occurrence Limit is also provided under Rule 2.3.4.

Show the Products/Completed Work Hazard Aggregate Limit on the declarations page.

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2.3.4 Other Each Occurrence and Aggregate Limits

Factors for the following Each Occurrence Limits are shown in the countrywide rating information:

\$25,000
\$50,000
\$100,000
\$300,000
\$500,000
\$1,000,000
\$1,500,000 *
\$2,000,000 *
\$3,000,000 *
\$4,000,000 *
\$5,000,000 *
\$10,000,000 *

* Refer to the company regarding the use of each occurrence limits that exceed \$1,000,000.

The Each Occurrence Limit selected also applies to Coverage P -- Personal Injury Liability and Advertising Injury Liability Limit and Coverage N, Products/Completed Work, when either is provided.

A two-character limit table reference is provided for each class code in the state pages. Tables 1, 2, and 3 refer to the Premises/Operations limit tables. Tables A and B refer to the Products/Completed Work Hazard limit tables.

Select the Each Occurrence factor that corresponds to the desired General Aggregate Limit, based on the limit table assignment provided for each class code. Use the selected factor to adjust the Premises/Operations rating information shown in the state pages. (Those Each Occurrence/General Aggregate relationships that are available only on a refer to company basis are identified in the countrywide rating information section of this manual.)

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When Coverage N applies under form GL-100/GL 0100 or GL-200/GL 0200 or when coverage for liability arising out of the Products/Completed Work Hazard is provided under form GL-610/GL 0610, select the Each Occurrence factor that corresponds to the desired Products/Completed Work Hazard Aggregate Limit, based on the limit table assignment provided for each class code. Use the selected factor to adjust the Products/Completed Work rating information shown in the state pages. (The relationship between the Each Occurrence Limit and the General Aggregate Limit may differ from the relationship between the Each Occurrence Limit and the Products/Completed Work Hazard Aggregate Limit. Those Each Occurrence/Products Completed Work Hazard Aggregate Limit relationships that are available only on a refer to company basis are identified in the countrywide rating information section of this manual.)

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RULE 3 -- POLICYWRITING INSTRUCTIONS

3.1 Policy Issue (Does Not Apply to Form GL-300/GL 0300)

The Commercial Liability Coverage can be written as a stand alone or monoline policy or it can be combined with forms that cover other commercial lines exposures to create a commercial package policy. The following components are required:

- Declarations
- Form GL-100/GL 0100, GL-200/GL 0200, GL-600/GL 0600, or GL-610/ GL 0610
- Endorsement CL-100/CL 0100, Common Policy Conditions, or equivalent, if packaged
- Additional Coverage Parts, if packaged
- Optional Coverage Endorsements, if applicable
- State Amendatory Endorsements, if applicable

3.2 Endorsements

Information called for as entries on endorsements can be shown on the declarations or a supplemental schedule instead.

3.3 Policy Term

3.3.1 Annual

Annual rating information is shown in the countrywide rating information section and in the state rating information section of this manual. It is permissible to extend the policy for successive terms by extension certificate using the premium in effect on renewal date.

Make newly applicable forms or endorsements part of the policy at each anniversary date.

3.3.2 Less Than One Year

A policy can be written for a term of less than one year, subject to any per policy minimum premium that applies. Prorate the annual rating information to determine the premium. For classifications subject to premium adjustments on audit, premiums are adjusted at the end of the policy term.

Make newly applicable forms or endorsements part of the policy at each anniversary date.

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3.3.3 Three Year

Prepaid -- A policy can be written for a period of three years at three times the annual premium.

Deferred -- A policy can be written for a period of three years and the premiums paid in installments. The premium due at each installment is based on the rating information, rules, forms, and endorsements in effect on the anniversary date. At the option of the Company, the premium due at each installment can be 105% of the premium in effect at the inception of the policy.

Premium Adjustment On Audit -- For classifications subject to premium adjustment on audit, the premium adjustment will be based upon rating information in effect as determined under the Prepaid or Deferred options described above.

Make newly applicable forms or endorsements part of the policy at each anniversary date.

3.3.4 Premium Payments

Policies having renewable or continuous policy terms can be endorsed to state that the policy premium is payable each year and that the premium will be calculated using rates and premiums in effect for the Company on the renewal date.

Attach endorsement GL-128/GL 0128.

3.4 Elevator or Escalator Inspection Charge

At the option of the Company, a charge can be made for legally required inspections. Refer to the Company.

3.5 Cancellation

Mandatory coverages cannot be canceled unless the entire policy is canceled. Policies canceled by either the insured or the Company must be canceled in accordance with the terms of the cancellation provisions that apply. The return premium, if any, is computed on a pro rata basis.

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3.6 Auto and Mobile Equipment Amendments (Form GL-100/GL 0100, GL-200/GL 0200, or GL-300/GL 0300)

The policy can be endorsed to indicate that a land motor vehicle subject to compulsory or financial responsibility laws or other motor vehicle insurance laws in the state where it is licensed or principally garaged is considered an auto, rather than mobile equipment.

Attach endorsement GL 0995 when coverage is provided under form GL-100/GL 0100, GL 0996 when coverage is provided under form GL-200/GL 0200, and GL 0997 when coverage is provided under form GL-300/GL 0300. Refer to the company for any applicable rating information.

3.7 Liability Coverage Designated Premises (Does Not Apply to Form GL-300/GL 0300)

The policy can be endorsed to exclude coverage for injury or damage arising out of premises other than the described premises.

Attach endorsement GL-224/GL 0224.

3.8 Condominiums (Does Not Apply to Form GL-300/GL 0300)

The policy can be endorsed to include terms that are specific to condominium associations. Such terms include amendments to the Cancellation condition, amendments to the definition of insured, and the addition of waiver of subrogation.

Attach endorsement GL-162/GL 0162.

3.9 Limited Liability Company

The definition of insured can be amended to include limited liability companies. The endorsement refers to owners as members and executive officers as managers.

Attach endorsement GL-914/GL 0914 for use with forms GL-100/GL 0100 or GL-200/GL 0200. Attach endorsement GL-915/GL 0915 for use with form GL-600/GL 0600. Attach endorsement GL-916/GL 0916 for use with form GL-610/GL 0610. In form GL-300/GL 0300, the policy provisions that address limited liability companies are included.

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3.10 Policy Changes

Changes can be made to policies after inception, including adding or deleting optional coverages.

3.10.1 Additional Premium Changes

Use the rules and rating information in effect on the policy effective date when calculating the additional premium. If changes are made after the anniversary date of the policy, use the rules and rating information in effect on the anniversary date.

Any additional premium that results from changes made after the policy is issued applies in addition to any applicable policy writing minimum premium that may have applied at policy inception.

Calculate additional premiums on a pro rata basis.

Small additional premiums that occur as the result of a change may be waived. Refer to the company for eligible waiver amounts.

Attach endorsement GL-220/GL 0220.

3.10.2 Return Premium Changes

Calculate all return premiums using the rating information that was in effect when coverage was issued.

Calculate return premiums on a pro rata basis when a limit is reduced or an exposure is eliminated. Retain the policy writing minimum premium, if applicable.

Small return premiums that occur as the result of a change may be waived. Return premiums, however, must be refunded at the insured's request. Refer to the company for eligible waiver amounts.

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3.11 Refer to Company

If any of the following conditions exist, rate on a refer to Company basis:

If "refer to Company" is shown in the manual for a specific rule;

If an exposure has no applicable manual rate;

If an exposure has no applicable classification; or

If a Company wants to make a rating plan modification.

The company must comply with the applicable state rate filing requirements.

Each manual classification for which Premises/Operations and/or Products/Completed Work rating information is not provided in the state rating information section of this manual is identified by an '(a)' symbol in the state rating information section of this manual. Loss Estimates for many of the classifications identified with the '(a)' symbol are provided in the Loss Estimates Supplement.

Note: The symbol '---', when it appears in place of the Products/Completed work rating information indicates that consideration for the Products/Completed work exposure is included in the Premises/Operations rating information.

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RULE 4 -- DEDUCTIBLES (Does Not Apply to Form GL-300/GL 0300)

Deductible options are available on a per occurrence or a per claim basis for bodily injury and property damage covered under Coverages L and N. When writing forms GL-600/GL 0600 and GL-610/GL 0610, deductible options only apply to Coverage L. Deductibles can apply to bodily injury only, property damage only, or bodily injury and property damage.

The Each Occurrence Limit is reduced by the amount of the applicable deductibles. However, the General Aggregate Limit and the Products/Completed Work Hazard Aggregate Limit are not reduced by the amount of the deductibles.

Refer to the Company for per claim deductible factors.

Factors for the following per occurrence deductible amounts are shown in the countrywide rating information section of this manual. Use the Premises/Operations and Products/Completed Work limit table assignments for each classification to determine the applicable deductible factor.

\$250	\$10,000*
500	15,000*
750	20,000*
1,000	25,000*
2,000	50,000*
3,000	75,000*
4,000	100,000*
5,000	

* Refer to the company regarding the use of deductible amounts that exceed \$5,000.

Attach Endorsement GL-222/GL 0222.

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RULE 5 -- ADDITIONAL INTERESTS

Commercial Liability Coverage can require modification in order to extend the insured's liability protection to other persons or entities. This can be accomplished by the use of additional insured endorsements.

Coverage for additional insureds is subject to all of the exclusions and conditions found in the policy to which the additional insured endorsement is attached. Any additional exclusions that apply are included within each endorsement.

Also refer to Rule 9 with respect to form GL-300/GL 0300.

5.1 No Additional Charge

The insurable interests of those listed below can be covered at no additional premium charge.

5.1.1 Non-Profit Organizations -- Members, Officials, and Volunteer Workers

The definition of insured can be amended to include members, officials, and volunteer workers of non-profit organizations.

Members are covered only for the organization's activities or activities they perform on behalf of the organization.

Trustees, board members, clergy, and other officials are covered only for their respective duties in these capacities.

Volunteer workers are covered while acting at the direction of the organization or within the scope of their duties with respect to the organization.

Attach Endorsement GL-107/GL 0107 for Churches.

Attach Endorsement GL-887/GL 0887 for other Non-Profit Organizations.

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5.1.2 Co-owners, Controlling Interests, Mortgagees

The definition of insured can be amended to include the interests of co-owners, controlling interests, and mortgagees.

The ownership interest of the co-owners and the premises involved must be described on the endorsement. Co-owners are covered only for liability as a co-owner of the premises insured.

Controlling interests are insured only for liability arising out of the described interest and the described premises and only while the named insured leases or occupies those premises. The extent of financial control and the premises involved must be described on the endorsement.

The mortgagees, assignees, or receivers and the premises that the named insured owns, maintains, or uses must be described on the endorsement. These interests are insured for the liability arising out of those premises.

Attach Endorsement GL-108/GL 0108.

5.1.3 Officers and Board Members -- Public Corporations

The definition of insured can be amended to provide liability coverage for officers and members of any board, commission, or agency of corporations insured by the policy.

The extension of coverage provided by this endorsement is effective only while the corporate officers and members of any board, commission, or agency are acting within the scope of their duties as such.

Attach Endorsement GL-837/GL 0837.

5.1.4 Club Members

The definition of insured can be amended to include any members of the named insured's club.

The named insured's club members are insured only with respect to their liability arising from the insured club's activities or for activities they perform on behalf of the named insured's club.

Attach Endorsement GL-844/GL 0844.

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5.2 Additional Charge

The insurable interests of those listed below can be covered for an additional premium charge.

5.2.1 State or Political Subdivisions Permits

For an additional charge, the definition of insured can be amended to include the state or political subdivision described in the endorsement. Coverage applies only with respect to operations performed by or on behalf of the named insured to which the state or subdivision has issued a permit. Multiply the Premises/Operations and Products/Completed Work premium by the factor shown in the countrywide rating information section of this manual to determine the additional premium.

Attach Endorsement GL-110/GL 0110.

5.2.2 State or Political Subdivisions -- Premises Permits

The definition of insured can be amended to include the state or political subdivision described in the endorsement. The state or political subdivision is covered for certain defined hazards for which it has issued a permit in connection with the premises owned by, rented to, or controlled by the named insured. The hazards insured against are limited to:

- a. the existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoistway openings, sidewalk vaults, street banners or decorations, and similar exposures;
- b. the construction, erection, or removal of elevators; and
- c. the ownership, maintenance, or use of any elevators covered by this policy.

Refer to the Company to determine the additional charge.

Attach Endorsement GL-111/GL 0111.

5.2.3 Grantor of Franchise

The definition of insured can be amended to include any grantor of a franchise as an additional insured but only with respect to the additional insured's liability as a grantor of a franchise to the named insured.

To determine the additional premium, multiply the Premises/Operations and Products/Completed Work premium by the factor shown in the countrywide rating information section of this manual.

Attach Endorsement GL-112/GL 0112. Indicate the Form of Interest by selecting Grantor of Franchise in the endorsement and identify the additional insured in the endorsement Schedule or on the declarations.

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5.2.4 **Concessionaires Trading Under Your Name**

The definition of insured can be amended to include concessionaires described in the endorsement. (This endorsement can be used to provide coverage for those concessions or activities in a department store that are owned and conducted by others, but which are operated in the department store's name.) Coverage for concessionaires applies only under Coverage N -- Products and Completed Work. Refer to the Company to determine the additional charge.

Attach Endorsement GL-845/GL 0845.

5.2.5 **Condominiums**

For an additional charge, the definition of insured can be modified to include each individual condominium unit-owner of the insured. Individual unit-owners are covered for liability arising out of the condominium common areas. Common areas are those parts of the premises not reserved for the exclusive use or occupancy of the individual unit-owner. Multiply the Premises/Operations and Products/Completed Work premium by the factor shown in the countrywide rating information section of this manual to determine the additional premium.

Attach Endorsement GL-160/GL 0160.

5.2.6 **Owners, Lessees, or Contractors**

The definition of insured can be amended to include any project owner, lessee, or contractor on whose behalf the named insured is performing work as an additional insured.

The amendment to the definition of insured can automatically include all persons and organizations for whom the named insured performs operations and with whom the named insured has entered into a written contract or agreement specifying that such person or organization be added as an additional insured. Alternatively, the amendment to the definition of insured can apply to designated persons or organizations.

Refer to the company for rating information.

Attach one of the following endorsements.

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Automatic Status --

Endorsement GL 0703 provides coverage for the additional insured's liability caused in whole or in part by the named insured's acts or omissions or the acts or omissions of others acting on the named insured's behalf in connection with the named insured's ongoing work for the additional insured. The additional insured is not an insured with respect to the named insured's completed work exposure. An owner, lessee, or contractor ceases to qualify as an additional insured when the named insured's work for that person or organization has been completed. Coverage for liability arising out of professional architectural, engineering, or surveying services is excluded.

Designated Person or Organization --

Endorsement GL-112/GL 0112 provides coverage for the additional insured's liability arising out of the named insured's work for the additional insured. Identify the additional insured in the endorsement Schedule or on the declarations and indicate the Form of Interest by selecting Owners, Lessees, or Contractors in the endorsement.

Endorsement GL-113/GL 0113 provides coverage for the additional insured's liability arising out of work performed by the named insured or acts or omissions of the additional insured in connection with the general supervision of the named insured's work. Identify the additional insured and the location of the covered operations in the endorsement Schedule or on the declarations.

Endorsement GL 0702 provides coverage for the additional insured's liability caused in whole or in part by the named insured's acts or omissions or the acts or omissions of others acting on the named insured's behalf in connection with the named insured's ongoing work for the additional insured. The additional insured is not an insured with respect to the named insured's completed work exposure. Identify the additional insured and the location of covered operations in the endorsement Schedule or on the declarations.

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5.2.7 **Engineers, Architects, or Surveyors**

The definition of insured can be amended to include any architect, engineer, or surveyor as an additional insured.

The amendment to the definition of insured can automatically include any architect, engineer, or surveyor engaged by the named insured. Alternatively, the amendment to the definition of insured can apply only to a designated architect, engineer, or surveyor who is not engaged by the named insured, but who is required by contract to be added to the policy as an additional insured.

Attach one of the following endorsements.

Engaged By the Named Insured -- To determine the additional premium, multiply the Premises/Operations and Products/ Completed Work premium by the factor shown in the countrywide rating information section of this manual.

Endorsement GL-117/GL 0117 provides coverage for the additional insured's liability arising out of the named insured's premises or the named insured's work or work performed by others on behalf of the named insured.

Endorsement GL 0712 provides coverage for the additional insured's liability caused either in whole or in part by the named insured's acts or omissions or the acts or omissions of others acting on the named insured's behalf in connection with the named insured's premises or the performance of the named insured's ongoing work. Professional liability is excluded.

Not Engaged By the Named Insured -- Refer to the company for rating information. Endorsement GL 0714 provides coverage for the additional insured's liability caused either in whole or in part by the named insured's acts or omissions or the acts or omissions of others acting on the named insured's behalf in the performance of the named insured's ongoing work. Professional liability is excluded. Identify the additional insured in the endorsement Schedule or on the declarations.

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5.2.8 Designated Person or Organization

The definition of insured can be amended to include any person or organization that belongs to a class that is not otherwise addressed by any specific additional insured endorsement as an additional insured.

Refer to company to determine the additional charge. Attach one of the following endorsements.

Endorsement GL-841/GL 0841 provides coverage for the additional insured's liability arising out of the designated activity relating to the named insured's operations, premises owned by or rented to the named insured, or any other designated interests. Identify the designated party, the designated activity of the designated party, and the designated interests of the designated party, if applicable, in the endorsement Schedule or on the declarations.

Endorsement GL 0718 provides coverage for the additional insured's liability caused either in whole or in part by the named insured's acts or omissions or the acts or omissions of others acting on the named insured's behalf. Identify the designated person or organization and the designated person's or organization's legal interest in the insured's activities, if applicable, in the endorsement Schedule or on the declarations.

5.2.9 Lessor of Premises

The definition of insured can be amended to include the owner or manager of the premises (lessor) that is being leased by the named insured (lessee).

To determine the additional premium charge, multiply the Premises/Operations and Products/Completed Work premium by the factor shown in the countrywide rating information section of this manual. Attach one of the following endorsements.

Endorsement GL-109/GL 0109 provides coverage for the additional insured's liability arising out of the premises designated in the Schedule while leased to or occupied by the named insured. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded. Indicate the location of the premises leased by the insured and the lessor in the endorsement Schedule or on the declarations.

Endorsement GL-842/GL 0842 provides coverage for the additional insured's liability arising out of the ownership, maintenance, or use of that part of the premises designated in the Schedule and leased to the named insured. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded. Indicate the part of the premises leased by the insured and the lessor in the endorsement Schedule or on the declarations.

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Endorsement GL 0717 provides coverage for the additional insured's liability caused either in whole or in part by the named insured's acts or omissions or the acts or omissions of others acting on the named insured's behalf in connection with the named insured's premises. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded. Indicate the portion of the premises that is leased to the insured and the name of the lessor in the endorsement Schedule or on the declarations.

5.2.10 Vendors

The definition of insured can be amended to include any vendor of the named insured's products.

To determine the additional premium charge, multiply the Products/Completed Work premium by the factor shown in the countrywide rating information section of this manual. Attach one of the following endorsements.

Endorsement GL-843/GL 0843 provides coverage for the additional insured's liability arising out of the named insured's products designated in the Schedule and which the vendor has sold or distributed in the ordinary course of business. Identify the vendor and the named insured's products in the endorsement Schedule or on the declarations.

Endorsement GL 0711 provides coverage for the additional insured's liability arising out of the named insured's products designated in the Schedule and which the vendor has sold or distributed in the ordinary course of business. However, additional insured status is not provided to a vendor for any injury or damage arising out of that vendor's sole negligence. Identify the vendor and the named insured's products in the endorsement Schedule or on the declarations.

5.2.11 Lessor of Leased Equipment

The definition of insured can be amended to include as an additional insured any person or organization that is leasing equipment to the named insured.

The amendment to the definition of insured can automatically include all persons or organizations from whom the named insured has leased equipment and with whom the named insured has entered into a written contract or agreement specifying that such person or organization be added as an additional insured. Alternatively, the amendment to the definition of insured can apply only to designated persons or organizations.

Attach one of the following endorsements.

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Designated Person or Organization -- To determine the additional premium charge, multiply the Premises/Operations and Products/Completed Work premium by the factor shown in the countrywide rating information section of this manual.

Endorsement GL-112/GL 0112 provides coverage for the additional insured's liability arising out of the named insured's maintenance, operation, or use of the additional insured's equipment leased to the named insured. Attach a separate copy of endorsement GL-112/GL 0112 for each Lessor of Leased Equipment, indicate the Form of Interest by selecting Lessor of Leased Equipment in the endorsement, and identify the party from whom the equipment is being leased in the endorsement Schedule or on the declarations.

Endorsement GL 0719 provides coverage for the additional insured's liability caused either in whole or in part by the insured's maintenance, operation, or use of the leased equipment. Attach a separate copy of endorsement GL 0719 for each Lessor of Leased Equipment and identify the party from whom the equipment is being leased in the endorsement Schedule or on the declarations.

Automatic Status -- Refer to the company for rating information. Endorsement GL 0713 provides coverage for the additional insured's liability caused either in whole or in part by the named insured's maintenance, operation, or use of the leased equipment. A lessor of leased equipment ceases to qualify as an additional insured when the contract or agreement for the lease of the equipment from such person or organization ends.

5.2.12 Owners, Lessees, or Contractors -- Completed Work (For use with forms GL-100/GL 0100 and GL-200/GL 0200)

The definition of insured can be amended to include, as an additional insured, any project owner, lessee, or contractor on whose behalf the named insured has completed work.

Coverage is provided only for liability caused in whole or in part by the named insured's work described in the schedule for the additional insured at the location shown in the schedule and included in the definition of products/completed work hazard.

Attach endorsement GL 0701. Identify the additional insured, describe the covered operations, and specify the location of covered operations in the endorsement Schedule or on the declarations.

Refer to the company for rating information.

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RULE 6 -- RISK CLASSIFICATION

The Classifications Section provides descriptions and other information for classifying and rating a variety of commercial liability exposures. See Rule 9 for the classifications applicable to form GL-300/GL 0300.

6.1 Classifications Instructions

Determine the classification(s) which best describe the exposure(s) to be insured. More than one classification can apply per risk.

The classifications shown in the Classifications Section apply to both the Premises/Operations and Products/Completed Work coverages. Do not select a different Premises/Operations classification and Products/Completed Work classification for the same exposure.

The classification notes shown in the Classifications Section supersede the rules found in this Countrywide Rules Section of the manual.

If no classification adequately describes the risk, refer to the Company.

Show the classification code numbers, symbols, and information that affects coverage on the Declarations.

6.2 Included Operations

Classifications include the following operations unless: (a) they constitute a separate and distinct business of the insured; or (b) they are specifically excluded in the Classification Section.

- Advertising signs (existence hazard)
- Booths, exhibits, and other displays of the insured's merchandise at premises not owned, rented, or controlled by the insured or at temporary trade shows not operated or sponsored by the insured
- Commissaries and restaurants for the insured's employees, except when conducted in connection with construction, erection, lumbering, or mining operations
- Electronic games in the insured's premises
- Elevators and escalators - attach Endorsement GL-204/GL 0204 Exclusion
 - Escalators when coverage is not provided
- Greenhouse - not operated for commercial purposes (existence hazard)
- Hospitals or medical facilities operated by the insured for the insured's employees
- Maintenance, repair, or alteration of the insured's buildings or equipment by the insured's employees
- Parking areas operated in connection with the insured's business. Rate separately parking areas for classifications not rated on a sales basis and where a separate parking fee is required.

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- Pick-up and delivery
- Printing or lithographing by the insured on the insured's own products
- Sale of used or secondhand goods
- Social gatherings, not-for-profit, operated or sponsored by the insured
- Stores at the same location as manufacturing operation, where the principal store sales are products manufactured by the insured
- Swimming pools and athletic facilities not commercially operated
- Vending machines on the insured premises
- Workshops and work yards

6.3 Separately Rated Operations

Classifications exclude the following operations unless specifically included in the Classifications Section. They must be separately classified and rated using the appropriate classification(s).

- Amusement centers, amusement parks, or amusement devices (other than electronic games on the insured's premises)
- Athletic games away from the insured premises if a majority of the participants representing the insured are not regularly employed in the insured's business and there is (a) management or supervision by the insured, or (b) revenue to insured from the games
- Draft and saddle animals
- Hod or material hoist operation
- Machinery or equipment, including contractor's equipment, rented to others
- Sawmill operations
- Stevedoring, and tallymen or checking clerks connected therewith, except where such operations performed by and at the premises occupied exclusively by the insured
- Structural alteration, new construction, and demolition operations performed by or under contract with the insured
- Swimming pools and athletic facilities commercially operated
- Vehicles and carts from which goods are sold

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6.4 Special Procedures for Building or Premises Risks -- Offices, Residential, or Lessor's Risk

Determine the classification which best describes the premises from the Classification Section.

6.4.1 Building and Premises Risks Rated Based on Area

Use the following instructions to classify and rate a risk using a building or premises classification rated on the basis of area.

- If buildings or premises are owned and occupied exclusively by the insured, then classify and rate the risk based on occupancy.
- If buildings or premises are owned by the insured and occupied only partially by the insured, then the part of the premises that the insured partially occupies should be classified and rated based on occupancy. The remaining part of the risk should be classified and rated according to the appropriate lessor's risk classification.
- If buildings or premises are owned by the insured but not occupied by the insured, then classify and rate the risk according to the appropriate lessor's risk classification.
- If buildings or premises are not owned by the insured but are occupied by the insured, then classify and rate the risk based on occupancy.
- All other buildings or premises not occupied by the insured and not separately classified in this manual can be classified as one of the following:
 - 27010 Building or Premises -- bank, office, mercantile, or manufacturing -- not occupied by the insured -- lessor's risk only -- NOC -- other than not-for-profit
 - 27015 Building or Premises -- bank, office, mercantile, or manufacturing -- not occupied by the insured -- lessor's risk only -- NOC -- not-for-profit only
- Classify and rate office operations for manufacturing and public utility risks located away from the premises where the regular business operations of the insured are performed using the office classifications. All other office operations are included in the classifications for other risks.

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6.4.2 Building and Premises Risks Rated on the Basis of Units

The following classifications are rated on the basis of number of units whether such premises are occupied or operated by the named insured or by others.

25500 Apartment Building
25505 Apartment Building -- Garden
27065 Condominium -- Residential -- Association Risk

6.5 Special Procedures for Contracting or Service Risks

6.5.1 Payroll Assignment

Governing Classification

The governing classification at a specific job or location is the classification that produces the greatest amount of payroll. This does not apply to a classification described under Included Operations.

Multiple Operations

This rule applies if a risk consists of two or more separate and distinct operations or if a classification requires operations or employees to be separately rated.

An additional classification can be assigned only if:

- separate payroll records are maintained;
- each business is physically separated by structural partitions; and
- each business is conducted without interchange of labor.

If all of these conditions do not exist, all employees are assigned to the Governing Classification if the rating information for the Governing Classification is the same or higher than that for the additional classification. Otherwise employees are assigned to the applicable classification.

This rule does not apply to the classifications described under Included Operations or Construction or Erection Operations.

Included Operations

If a classification carries a descriptive phrase "including" certain operations, payroll cannot be divided even though such operations can be described by some other classification or can be conducted at a separate location.

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No Payroll Division

If a classification carries a notation "NPD", the payroll of all employees is assigned to that classification even if another classification more accurately describes associated operations. However, this does not apply to operations which constitute a separate and distinct enterprise and have no connection with the operations described by the classification.

Construction or Erection Operations

If separate payroll records are maintained for each distinct type of construction or erection operation, assign each operation to the applicable classification. Otherwise, assign such operations to the highest rates classification which applies to the job or location where the operations are performed. This does not apply to classifications identified as NPD.

Assignment of Employees Payroll

The entire payroll of each employee is assigned to the highest rated classification representing the employee's work. This does not apply to construction, erection, stevedoring, or part-time aircraft operations, provided payroll records are maintained to disclose the allocation of each individual employee's time.

The payroll of executive officers, individual insureds, or co-partners is assigned without division to the classification which applies to the operations in which the individual is primarily engaged. If the individual frequently performs duties of a superintendent, foreman, or workman, payroll shall be assigned to the Governing Classification.

6.5.2 Excluded Operations

In addition to the separately rated operations listed in Rule 6.3, the following additional operations must be separately classified and rated:

- Blasting operations
- Restaurant or commissary operations in connection with construction, erection, lumbering, or mining operations

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6.5.3 Territorial Assignment and Rating Information

Refer to the state pages to determine the proper territorial assignment based on the location of the risk's headquarters. Policies that cover jobsites located in more than one state can be written subject to the rating information that applies to the territory which generates the greatest amount of payroll in the state where the jobsite is located.

6.5.4 Exclusion -- Contractors Professional Liability

The policy can be endorsed to exclude coverage for injury or damage arising out of professional architectural, engineering, or surveying services provided by or on behalf of the named insured.

Attach endorsement GL 0620.

6.6 Special Procedures for Manufacturing or Processing Risks

Determine the classification which best describes each named insured's final product or process from the Classification Section.

6.6.1 Manufacturing or Processing Risks Rated Based on Sales

Use the following instructions to classify and rate a risk using a Manufacturing or Processing classification rated on the basis of sales.

- If the named insured manufactures component parts or interim processes that are ultimately incorporated into the final product, then do not separately classify and rate the manufacturing of the component parts or interim processes.
- If the named insured manufactures and sells its own products through its own retail operations, classify and rate the manufacturing and processing operations according to this rule and separately classify and rate the retail operations according to Rule 6.7.

6.6.2 Determination of Sales

Use the following instructions when determining sales for the purposes of computing the premium for manufacturing and processing risks.

- Include the sales of products from one company to another even if both companies are named insureds.
- Do not include the value of the component parts or interim processes that are transferred from one named insured to another named insured.
- If the named insured manufactures and sells its own products through its own retail operations, include the wholesale value of the goods transferred to the retail operations.

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6.6.3 Included Operations

In addition to the included operations listed in Rule 6.2, the following additional operations should not be separately classified and rated:

- Manufacture of containers by the insured for use in the operations insured by the policy, unless the containers are sold to others, including other named insureds
- Installation, service, or repair of the named insured's products

6.6.4 Separately Rated Operations

In addition to the separately rated operations listed in Rule 6.3, office operations for manufacturing risks located away from the premises where the regular business operations of the insured are performed must also be separately classified and rated using the office classifications.

6.6.5 Territorial Assignment and Rating Information

Refer to the state pages to determine the proper territorial assignment based on where the products are produced or assembled or the where the processing takes place.

6.7 Special Procedures for Mercantile Risks

6.7.1 Included Operations

In addition to the included operations listed in Rule 6.2, do not separately classify and rate installation, service, or repair of merchandise sold or distributed by the insured.

6.7.2 Territorial Assignment and Rating Information

Refer to the state pages to determine the proper territorial assignment based on the location of the insured's operations.

6.8 Special Procedures for Miscellaneous Risks

Miscellaneous classifications are those classifications that cannot be more appropriately categorized as Building or Premises; Contracting or Service; Manufacturing or Processing; or Mercantile.

Refer to the instructions in Rules 6.4 for classifying and rating miscellaneous risks that are rated on the basis of area or number of units.

Refer to the instructions in Rules 6.5 for classifying and rating miscellaneous risks that are rated on the basis of payroll.

Refer to the instructions in Rules 6.7 for classifying and rating miscellaneous risks that are rated on the basis of sales.

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RULE 7 -- PREMIUM DEVELOPMENT

Refer to the Company if the rating information shown in this manual has not been converted from loss costs to the Company rates and premiums.

See Rule 9 with respect to form GL-300/GL 0300.

7.1 Calculation of Premium

Commercial liability rating information is provided for both the Premises/Operations exposures and the Products/Completed Work exposures. Follow these steps to compute the commercial liability premium.

STEP 1 -- Select the applicable classification(s) from the Classification Section. Determine the number of units of exposure for each rating base that applies.

STEP 2 -- For each classification, obtain the basic limit Premises/Operations and (if applicable) Products/Completed Work rating information and the limit table assignment from the state rating information section of this manual.

STEP 3 -- If coverage is provided under form GL-200/GL 0200, multiply the Premises and Operations rating information obtained in Step 2 by the factors shown in Rule 8.7 and 8.8 if coverage for either Personal Injury and Advertising Injury Liability or Broad Form Contractual Liability is deleted.

For forms GL-100/GL 0100, GL-600/GL 0600, and GL-610/GL 0610 multiply the Premises and Operations rating information obtained in Step 2 by the GL-100/GL 0100, GL-600/GL 0600, and GL-610/GL 0610 factors described in Rule 8.21.

STEP 4 -- Modify the Premises/Operations and Products/Completed Work rating information to reflect experience rating modifications and any other similar rating information adjustments, other than deductibles.

STEP 5 -- If a deductible applies, obtain the deductible discount factor from Rule 4 of the countrywide rating information section of this manual based on the deductible amount and the limit table assignment for each classification. Subtract the applicable deductible discount factor from the corresponding Premises/Operations limit factor and/or Products/Completed Work limit factor as shown in Rule 2.3.4 of the countrywide rating information section of this manual. The result is the adjusted Premises/Operations limit factor or Products/Completed Work limit factor.

If no deductible applies, use the Premises/Operations limit factor and the Products/Completed Work limit factor as shown in Rule 2.3.4 of the countrywide rating information section of this manual without modification.

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STEP 6 -- Multiply the result of Step 4 by the applicable limit factor(s) determined in Step 5. Apply the Premises/Operations limit factor to the Premises/Operations rating information and apply the Products/Completed Work limit factor to the Products/Completed Work rating information.

STEP 7 -- Multiply the result of Step 6 by the number of units of exposure.

STEP 8 -- Determine the subline minimum premiums, if applicable, as established in Rule 7.9.1.

If the subline minimum premium exceeds the result of Step 7 for the corresponding subline, substitute the subline minimum premium for the result of Step 7. If the subline minimum premium does not exceed the result of Step 7 for the corresponding subline, retain the result of Step 7.

STEP 9 -- Multiply the result of Step 8 by factors used to determine the additional premium for additional insureds and all other options that are factor rated.

STEP 10 -- Determine the premium for all other options that call for developing an additional premium.

STEP 11 -- Add the additional premium developed in Steps 9 and 10 to the Premises/Operations premium and the Products/Completed Work premium established as a result of Step 8.

STEP 12 -- If the applicable policywriting minimum premium exceeds the result of Step 11, substitute the policywriting minimum premium for the result of Step 11. If the policywriting minimum premium does not exceed the result of Step 11, retain the result of Step 11.

STEP 13 -- If the policy is packaged with other commercial coverage parts, add the premium calculated for the other coverages to the result of Step 12.

STEP 14 -- Multiply the applicable individual risk premium modifications as determined in Rule 10 to the result of Step 13 to determine the total policy premium.

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7.2 Rating Bases

Each classification uses one rating base to calculate the premium. Definitions for each of the rating bases are shown below.

7.2.1 Area

Area means the square footage of floor space. For entire buildings, include basement areas but exclude the following:

- Courts
- Mezzanine floor openings
- Portions of basements or floors on which 50% or more of the area is used for:
 - (a) workshop or storage in connection with building maintenance
 - (b) dwelling by maintenance employees
 - (c) heating units, power plants, or air conditioning equipment

The rating information is shown per 1,000 square feet of area.

7.2.2 Admissions

Admissions means the total number of persons admitted to the event insured whether paid or complimentary admissions. Insured's employees are excluded.

The rating information is shown per 1,000 admitted.

7.2.3 Each

Each means every one of the unit of measurement.

7.2.4 Frontage

Frontage means the number of linear feet of the premises bordering a street or public highway. Frontage includes alleys adjacent to the premises if there is a sidewalk on one or both sides or if the principal entrance to the premises is from the alley.

7.2.5 Lessee

Lessee means an individual or organization that enters into a lease agreement (contract) with another person or organization (lessor) that grants or puts at the disposal of the individual or organization land or property of a lessor for a stated period, for a stipulated rent and for specified conditions.

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7.2.6 Payroll

Payroll means the entire payment of the insured for services of employees, whether paid in money or a substitute for money.

Payroll includes the following:

- Commissions and bonuses
- Pay for holidays, vacations, or periods of sickness
- Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans.
- Payment to employees on any basis other than time worked
- Payment or allowances for hand or power tools furnished by employees
- The value of board and lodging provided to employees
- The value of store certificates, merchandise, credits, or any substitute for money received by employees as part of their pay

Payroll excludes the following:

- Tips and other gratuities
- Payments by an employer to group insurance or group pension plans for employees other than those mentioned above
- The value of special rewards for invention or discovery
- Dismissal or severance payments except for time worked or accrued vacation
- Extra pay for overtime
- Overtime means those hours worked for which there is an increase in the rate of pay for work (a) in any day or week in excess of the number of hours normally worked, (b) in excess of eight hours in any day or 40 hours in any week, or (c) on Saturdays, Sundays, or Holidays.

If the insured's records show the total earned for overtime (regular pay plus extra pay) in one combined amount, extra pay is computed as 1/3 of the total overtime pay if time and one half is paid, or 1/2 of the total overtime pay if double time is paid. Exclusions of extra pay for overtime does not apply to payroll assigned to stevedoring operations.

Payroll of the following is included when computing the total payroll:

- Chauffeurs' helpers and garage employees, and employees and their helpers engaged in the operation of mobile equipment (other than automobiles) or power operated equipment.
- Vehicles and operators under contract-payroll for operators and their helpers shall be assigned to the appropriate class; if that payroll cannot be obtained, 1/3 of the total contract price for the vehicle is considered payroll.

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Payroll of the following is excluded when computing the total payroll (this does not affect coverage):

- Salespersons, collectors, or messengers (outside) are employees engaged in such duties away from the employer's premises. This does not include employees whose duties include the delivery of merchandise handled, treated, or sold.
- Clerical office employees and draftsmen who work in areas physically separated from other non-office operations.
- Chauffeurs whose duties are performed in connection with automobiles.
- Aircraft pilots and co-pilots

Payroll of executive officers, individual insureds, or co-partners on which premium is based shall be the smaller of:

\$50,000 annually; or

the corresponding limit in the state Worker's Compensation Manual, if available.

The rating information is shown per \$1,000 of payroll.

7.2.7 Receipts

Receipts means the gross amount of money received by the insured for his operations.

The rating information is shown per \$1,000 of receipts.

7.2.8 Sales

Sales means the gross amount of money charged by the insured, concessionaires of the insured, or others trading under the insured's name for products sold or distributed. This includes charges for installation, service, or repair for the insured's operations.

The rating information is shown per \$1,000 of sales.

7.2.9 Total Cost

Total Cost means the total cost of all work let or sublet in connection with each specific project including:

- The cost of all labor, materials, and equipment furnished, used, or delivered for use, in the execution of work.
- All fees, bonuses, or commissions made, paid, or due.

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7.2.10 Unit

Unit means a single room or group of rooms intended for occupancy as separate living quarters by a family, by a group of unrelated persons living together, or by a person living alone.

7.3 Deposit Premiums

7.3.1 Policy Terms of One Year or Less

For classifications subject to premium adjustment on audit, the deposit premium is determined as follows:

Basis for Adjustment of Premium	Percent of Estimated Annual Premium
Monthly	Not less than 25%
Quarterly	Not less than 50%
Semi-Annually	Not less than 75%
Annually	100%
For policies less than one year	100% of estimated premium

7.3.2 Three Year Policies

If the premium is to be adjusted on audit only at policy termination, the deposit premium is calculated by applying the rates in effect at the policy inception to the estimated exposure for the three year period.

The deposit premium can be paid in advance or in three equal annual payments.

If the premium is to be adjusted on audit on a more frequent basis, determine the deposit premium as described in Rule 7.3.1.

7.4 Additional Operations or Units of Exposure

Coverage for additional operations or units of exposure or additional coverages can be added during the term of the policy. The additional premium is computed on a pro rata basis using the same rating information in effect at the inception of the policy providing the coverage. If the policy is written for more than one year, the rates apply as determined in Rule 3.3.3.

7.5 Split Limit Rating Information

Refer to the Company for split limit rating and policy writing instructions.

7.6 Factors or Multipliers

Factors or multipliers should be applied consecutively and multiplied by each other. They should not be added together, unless specified otherwise.

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7.7 Rounding Procedure

7.7.1 Rates

Rating information should be rounded to three decimal places after the final calculation. Five-tenths or more of a mil will be considered one mil.

For example: .2225 = .223
 .2224 = .222

7.7.2 Premiums

Premiums for the coverages that require a separate calculation should be rounded to the nearest whole dollar.

7.8 Interpolation

Rating information for which a limit is not shown should be developed by interpolation.

7.9 Minimum Premiums

7.9.1 Subline Minimum Premiums

Minimum premiums apply separately to each subline:
Premises/Operations and Products/Completed Work. Subline minimum premiums are subject to adjustment for additional interests and increased limits.

Determine the minimum premium for each classification based on the policy's each occurrence limit and limit table assignment for Premises/Operations and Products/Completed Work by following these steps.

STEP 1 -- Refer to the state rating information section of this manual to determine the limit table assignment for each classification written on the policy.

STEP 2 -- Refer to the company to determine the basic limit minimum premium for each classification for both Premises/Operations and Products/Completed Work. Some classifications may have a special combined minimum premium. Those classifications are identified in the table below.

STEP 3 -- For each classification other than those identified in the table below as having a special combined minimum premium, multiply the basic limit Premises/Operations and Products/Completed Work minimum premium by the applicable Premises/Operations and Products/Completed Work limit factors. The result is the Premises/Operations and Products/Completed Work subline minimum premiums for each classification.

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For any classification identified in the table below as having a special combined minimum premium, multiply the combined basic limit minimum premium by the Premises/Operations limit factors. The result is the Premises/Operations subline minimum premium for each classification.

STEP 4 -- For policies written with multiple classifications, select the highest classification minimum premium for each subline as the minimum premium for that subline. The classification with the highest Premises/Operations subline minimum premium can vary from the classification with the highest Products/Completed Work subline minimum premium.

Classifications with Special Combined Minimum Premiums

21005 Antique Stores
21020 Art Galleries -- Other than Not-For-Profit
21015 Art Galleries -- Not-For-Profit only
20000 Bakeries -- Including Baking on Premises
22045 Liquor and Wine Stores
20010 Candy or Confectionery Stores
20020 Dairy Products Store -- Other than Not-For-Profit
20015 Dairy Products Store -- Not-For-Profit only
20025 Delicatessen -- No consumption on premises
21180 Furniture Stores -- Other than Not-For-Profit
21175 Furniture Stores -- Not-For-Profit only
21185 Gift Shops -- Other than Not-For-Profit
21190 Gift Shops -- Not-For-Profit only
20055 Retail Groceries -- NOC
21195 Hardware Stores
20040 Ice Cream Stores
20050 Meat, Fish, Sea Food, or Poultry -- Retail
21290 Pet Stores
20565 Restaurants -- With no sale of alcoholic beverages -- Without seating
22600 Ship Chandler Stores
21315 Shoe Repair, Shoe Shining, Hat Cleaning
20065 Stores -- Food or drink -- NOC -- Other than Not-For-Profit
20060 Stores -- Food or drink -- NOC -- Not-For-Profit only
21340 Stores -- No food or drink -- NOC -- Other than Not-For-Profit
21335 Stores -- No food or drink -- NOC -- Not-For-Profit only
21350 Tailoring and Dressmaking -- Custom
21365 Tobacco Stores

7.9.2 Policywriting Minimum Premium

A policywriting minimum premium applies when the total of the subline minimum premiums determined in Rule 7.9.1 is less than the policywriting minimum premium. Refer to the Company for the policywriting minimum premium, if applicable.

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RULE 8 -- COVERAGE OPTIONS

Unless otherwise shown in this manual, refer to the company for any applicable rating information that may apply with regard to the optional endorsements described in this rule.

See Rule 9 for the coverage options applicable to form GL-300/GL 0300.

8.1 Medical Payments

Medical Payments Coverage for the following individuals can be provided for an additional premium charge:

- Campers
- Club Members
- Guests -- Hotel, Motel, or Tourist Court
- Inmates
- Patients
- Students

Attach Endorsement GL-840/GL 0840.

8.2 Farm Employers Liability and Farm Employees Medical Payments

Coverage V -- Farm Employers Liability and Coverage W -- Farm Employees Medical Payments can be provided for farm employees who sustain bodily injury arising out of their employment. The basic limits of liability are:

Coverage V: \$25,000/Each Occurrence

Coverage W: \$500/Per Employee

Higher Each Occurrence and Per Employee limits are available. The Coverage V and W limits are not subject to the General Aggregate limit.

The number of exposure basis is the estimated maximum number of employees employed at any one time during the policy term. These classifications do not include clerical employees or salespersons.

Class CodeRating Basis

26000	Employers Liability and Employees Medical Payments -- farm employees working 180 days or more	each
26100	Employers Liability and Employees Medical Payments -- farm employees working 41-179 days	each
26200	Employers Liability and Employees Medical Payments -- farm employees working 40 days or less	per 100 man-days

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Use the rating information in the countrywide rating information section of this manual to determine the additional premium.

Attach Endorsement GL-872/GL 0872.

8.3 Professional Liability Coverage

8.3.1 Pastoral Counseling Professional Liability

Coverage for bodily injury or property damage arising from the professional counseling services of scheduled individuals can be provided for an additional premium charge.

Attach endorsement GL-119/GL 0119 and make entries on the schedule to identify the covered individuals and to describe the counseling activities.

8.3.2 Funeral Directors' Professional Liability Coverage

Coverage for bodily injury or property damage arising from the professional services of a funeral director can be added for an additional charge.

Attach endorsement GL-230/GL 0230.

8.3.3 Nurses' Professional Liability Coverage

Coverage for bodily injury or property damage arising from the professional nursing services of scheduled individuals can be provided for an additional premium charge.

Attach endorsement GL-234/GL 0234 and make entries on the schedule to identify the covered individuals and to specify the Each Medical Incident and Aggregate Limits.

8.3.4 Cosmetologists' Liability Coverage

Coverage for bodily injury or property damage arising from the professional services of a cosmetologist can be added for an additional charge.

Attach endorsement GL-244/GL 0244.

8.4 Non-owned Auto Liability and Hired Auto Liability Coverage

Coverage L can be extended to cover the insured's liability for bodily injury or property damage arising out of non-owned and hired autos for an additional charge.

Use the rating information in the countrywide rating information section of this manual to determine the additional premium. The additional premium must also be multiplied by the aggregate/occurrence multiple factor shown in Rule 8.12.

Attach Endorsement GL-122/GL 0122.

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8.5 Higher Fire Legal Liability Limits

The \$50,000 limit for Coverage O, Fire Legal Liability, can be increased when the policy Each Occurrence Limit is \$100,000 or more. (When an Each Occurrence Limit of \$25,000 has been selected, the Coverage O Limit also equals \$25,000 and cannot be increased.) The following higher limits for Coverage O are available.

\$100,000
\$250,000
\$500,000

Use the rating information in the countrywide rating information section of this manual to determine the additional premium. The additional premium must also be multiplied by the aggregate/occurrence multiple factor shown in Rule 8.12.

8.6 Employee Benefits Liability Coverage

Employee benefits liability coverage can be provided to cover damages due to injury to an employee caused by a negligent act, error, or omission in the administration of an employee benefits program. To provide the coverage, attach Endorsement GL-892/GL 0892, Coverage E -- Employee Benefits Liability Coverage.

Employee benefits liability coverage is offered on a claims made basis. This means that the negligent act, error, or omission must occur after the retroactive date shown in the schedule and before the end of the policy period, and the notice of the claim must be made within the policy period (or the extended reporting periods).

8.6.1 Limits and Deductible

The Employee Benefits Liability Coverage endorsement contains provisions for the following limits:

- Each Claim Limit: The Each Claim Limit is the most that will be paid for all damages arising out of a single claim covered under Coverage E.
- Aggregate Limit: The Aggregate Limit for Coverage E is the most that will be paid during each annual policy period for damages arising out of claims covered under Coverage E. The Aggregate Limit is the same as the Each Claim Limit.
- Deductible: The deductibles amount will be deducted from the amount of each claim.

Show the limits and deductible on the schedule or the declarations.

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8.6.2 Premium Determination

The rating information contemplates a deductible of \$1,000 for each claim. For organizations with more than 1,000 employees, refer to the Company for rating information.

Use the rating information in the countrywide rating information section of this manual to determine the additional premium. Apply the claims-made discount factors based on the number of consecutive years of providing Employee Benefits Liability Coverage on a claims-made basis. Charges for limits not shown can be developed by using interpolation.

8.6.3 Extended Reporting Periods

Extended reporting periods allow for injuries that occur after the retroactive date and before the end of the policy period, but the claim is not made until after the policy's expiration. The Basic Extended Reporting Period starts with the end of the policy period and lasts for:

- twelve months for claims arising out of an event that was reported within 60 days after the end of the policy period; or
- sixty days after the end of the policy period for all other claims.

The Basic Extended reporting period is provided at no additional charge. No additional endorsement is required.

The Supplemental Extended Reporting Period extends the time for reporting a claim without limit. The period starts when the basic extended reporting period ends. The additional charge must not exceed 200% of the annual premium for Coverage E.

Attach endorsement GL-893/GL 0893.

Supplemental Coverage E -- Employee Benefits Liability Aggregate Limit: A separate aggregate limit applies to claims first received and recorded during the supplemental extended reporting period. The Supplemental Coverage E -- Employee Benefits Liability Aggregate Limit is equal to the aggregate limit shown in the schedule for Coverage E.

8.6.4 Calendar Date or Time Failure Exclusion

At the option of the Company, employee benefits liability coverage can be amended to exclude coverage for claims that arise out of failure of a computer to distinguish or interpret any time or date.

Attach Endorsement GL-918/GL 0918.

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8.7 Deletion of Personal Injury and Advertising Injury Liability Coverage (Form GL-200/GL 0200 Only)

Coverage P -- Personal Injury and Advertising Injury Liability can be deleted from the GL-200/GL 0200 by endorsement.

Use the corresponding factor shown in the countrywide rating information section of this manual to adjust the Premises/Operations premium shown in the state pages.

Attach Endorsement GL-905/GL 0905.

8.8 Incidental Contractual Liability Coverage (Form GL-200/GL 0200 only)

The broad form contractual liability coverage provided in the GL-200/GL 0200 can be limited to specific types of contracts as specified by endorsement.

Use the corresponding factor shown in the countrywide rating information section of this manual to adjust the Premises/Operations rating information shown in the state pages.

Attach Endorsement GL-903/GL 0903. Do not attach endorsement GL 0243, Amendment of Contractual Liability Coverage, if endorsement GL-903/GL 0903 has been added to the policy.

8.9 Deletion of Products and Completed Work Coverage

Unless the notes for a particular classification indicate that Products/Completed Work is "included", coverage for bodily injury or property damage arising out of the Products/Completed Work Hazard can be deleted. Indicate on the declarations page that the Products/Completed Work Hazard Aggregate Limit does not apply and check the box stating that Products/Completed Work coverage does not apply.

8.10 Amendment of Contractual Liability Coverage (Form GL-200/GL 0200 only)

With respect to miscellaneous contracts or agreements relating to the conduct of the insured's business, the Contractual Liability Coverage under Supplemental Coverages can be amended to limit coverage to bodily injury or property damage that is caused by the named insured or those acting on behalf of the named insured.

Attach endorsement GL 0243.

Do not attach endorsement GL-903/GL 0903, Contractual Liability Coverage Limitation, if endorsement GL 0243 has been added to the policy.

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8.11 Optional Exclusions

8.11.1 Asbestos Exclusion

The policy can be endorsed to exclude coverage for injury or damage that arises out of asbestos, asbestos products, asbestos fibers, or asbestos dust.

Attach endorsement GL 0209.

8.11.2 Silica Exclusion

The policy can be endorsed to exclude coverage for injury or damage that arises out of silica or silica dust.

Attach endorsement GL 0215.

8.11.3 Telephone Consumer Protection Act of 1991 and CAN-SPAM Act of 2003 Exclusion

The policy can be endorsed to exclude coverage for injury or damage that arises out of violations of the Telephone Consumer Protection Act of 1991 (TCPA) or CAN-SPAM Act of 2003.

Attach endorsement GL 0225.

8.11.4 Financial Institutions (Exclusion of Fiduciary Liability)

The policy can be endorsed to exclude coverage for injury or damage arising out of property for which the named insured is acting in a fiduciary or representative capacity.

Attach endorsement GL-206/GL 0206.

8.11.5 Liability Exclusion

The policy can be endorsed to exclude coverage for injury or damage that arises out of designated premises or designated operations. This exclusion applies to the products manufactured or distributed from the designated premises and to the products and completed work hazard caused by the designated operations.

Attach endorsement GL-210/GL 0210 and make entries on the Schedule to identify the excluded premises or operations.

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8.11.6 Exclusion -- Explosion, Collapse, Underground Property Damage Hazard

The policy can be endorsed to exclude coverage for property damage included within the explosion, collapse, and underground property damage hazard.

Attach endorsement GL-212/GL 0212 and make entries on the Schedule to identify the excluded hazards.

8.11.7 Exclusion -- Fire Damage Legal Liability

The policy can be endorsed to exclude Coverage O -- Fire Legal Liability.

Attach endorsement GL-216/GL 0216.

8.11.8 Exclusion -- Malpractice and Professional Services

The policy can be endorsed to exclude coverage for injury or damage that arises out of the rendering or the failure to render any described cosmetic, ear piercing, tonsorial, massage, physiotherapy, chiropody, hearing aid, optical, or optometrical services or treatments.

Attach endorsement GL-226/GL 0226 and make entries on the Schedule to identify the excluded operations.

8.11.9 Exclusion -- Water Damage

The policy can be endorsed to exclude coverage for property damage to buildings or parts of buildings caused by water-related damage occurring at scheduled premises.

Attach endorsement GL-228/GL 0228 and make entries on the Schedule to identify the excluded premises.

8.11.10 Exclusion -- Designated Work

The policy can be endorsed to amend the definition of the completed work hazard to exclude bodily injury or property damage that arises out of the named insured's designated work.

Attach endorsement GL-848/GL 0848 and make entries on the Schedule to identify the excluded work.

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8.11.11 Exclusion -- Designated Products

The policy can be endorsed to amend the definition of the products hazard to exclude bodily injury or property damage that arises out of the named insured's designated products.

Attach endorsement GL-849/GL 0849 and make entries on the Schedule to identify the excluded products.

8.11.12 Exclusion -- Designated Services

The policy can be endorsed to exclude coverage for injury or damage that arises of the rendering or failure to render designated services.

Attach endorsement GL-850/GL 0850 and make entries on the Schedule to identify the excluded services.

8.11.13 Exclusion -- Abuse or Molestation

The policy can be endorsed to exclude coverage for injury or damage that arises out of the actual or threatened abuse or molestation of any one in the care, custody, or control of the insured.

Attach endorsement GL-853/GL 0853.

8.11.14 Exclusion -- Riot, Mob Action or Civil Commotion (Governmental Subdivision)

The policy can be endorsed to exclude coverage for injury or damage that arises out of riot, mob action, or civil commotion.

Attach endorsement GL-854/GL 0854.

8.11.15 Exclusion -- Bicycles

The policy can be endorsed to exclude coverage for injury or damage that arises out of the use of a bicycle or delivery tricycle. The injury or damage must occur away from the insured's premises.

Attach endorsement GL-861/GL 0861.

8.11.16 Exclusion -- Blowout and Cratering Hazard

The policy can be endorsed to exclude coverage for property damage to property on or above the earth's surface which arises out of the blowout or cratering of a well due to the named insured's described operations.

Attach endorsement GL-862/GL 0862 and make entries on the schedule to describe the operations.

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8.11.17 Exclusion -- Errors and Omissions -- Construction Management

The policy can be endorsed to exclude coverage for injury or damage that arises out of providing professional services relating to construction management.

Attach endorsement GL-876/GL 0876.

8.11.18 Exclusion -- Specified Premises and Operations

The policy can be endorsed to exclude coverage for injury or damage occurring at described premises and arising out of the described operations.

Attach endorsement GL-879/GL 0879 and make entries on the schedule to identify the excluded premises and operations.

8.11.19 Punitive Damages Exclusion

The policy can be endorsed to exclude coverage for punitive, exemplary, and vindictive damages.

Attach endorsement GL-894/GL 0894.

8.11.20 Carnivals and Circuses

A policy that insures carnivals or circuses can be endorsed to exclude coverage for injury or damage that arises out of mechanically operated amusement devices and bodily injury to a person while participating in an athletic event sponsored by the named insured.

Attach endorsement GL-896/GL 0896.

8.11.21 Cross Liability Exclusion

The policy can be endorsed to exclude coverage for bodily injury to an insured.

Attach endorsement GL-899/GL 0899.

8.11.22 Calendar Date or Time Failure Exclusion

The policy can be endorsed to exclude coverage for injury or damage that results from calendar date or time failure.

Attach endorsement GL-917/GL 0917.

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8.11.23 Exclusion -- Wet Rot, Dry Rot, Bacteria, Fungi, or Protists

The policy can be endorsed to exclude mold-related injury or damage that results from the ingestion of, inhalation of, or exposure to wet rot, dry rot, bacteria, fungi, or protists; clean-up costs or costs for testing; and costs due to claims by governmental authorities. Exceptions apply to bodily injury that results from a fungus cultivated or harvested for human consumption and that results from a food-borne or beverage-borne bacterium that causes illness commonly known as food poisoning.

Attach endorsement GL 0348.

8.11.24 Exclusion -- Wet Rot, Dry Rot, Bacteria, Fungi, or Protists -- Contracting Operations

Forms GL-100 and GL-200 can be endorsed to exclude coverage for mold-related injury or damage that arises from the ingestion of, inhalation of, or exposure to wet rot, dry rot, bacteria, fungi, or protists and that also arises out of the named insured's work or is included in the products/completed work hazard, or for which liability is assumed under a contract or agreement. Mold-related clean-up costs and costs due to claims by governmental authorities are also excluded.

Attach endorsement GL 0349.

8.11.25 Exclusion -- Damage To Work Performed By You or On Your Behalf

Forms GL-100 and GL-200 can be endorsed to exclude coverage for property damage to the named insured's work if the property damage arises out of the named insured's work and is done by subcontractors.

Attach endorsement GL 0350.

8.11.26 Exclusion -- Damage To Work Performed By You or On Your Behalf -- Designated Location or Projects

Forms GL-100 and GL-200 can be endorsed to exclude coverage for specific locations or projects shown on the schedule for property damage to the named insured's work if the property damage arises out of the named insured's work and is done by subcontractors.

Attach endorsement GL 0351 and describe the locations or projects in the endorsement Schedule or on the declarations.

8.11.27 Exterior Insulation and Finish Systems

The policy can be endorsed to exclude coverage for injury or damage that arises out of an exterior insulation and finish system (EIFS), as defined in the endorsement.

Attach endorsement GL 0352.

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8.12 Underground Resources and Equipment Hazard

This coverage option applies to forms GL-100/GL 0100, GL-200/GL 0200, and GL-610/GL 0610.

The policy can be endorsed to exclude coverage for damage included within the underground resource and equipment hazard when the following operations are covered:

- Gasoline Recovery -- from casing head or natural gas
- Oil or Gas Well Shooting
- Oil or Gas Wells -- cleaning or swabbing by contractors
- Oil or Gas Wells -- drilling or redrilling, installation, or recovery of casing
- Oil or Gas Wells -- servicing by contractors
- Oil Lease Operators or Gas Lease Operators -- natural gas

Attach Endorsement GL-881/GL 0881.

As an option, a separate aggregate limit for damage to property included within the underground resources and equipment hazard can be added. Attach endorsement GL-858/GL 0858.

8.13 Aggregate Limits for Coverage Options

The rating information for the following coverage options contemplates a General Aggregate Limit equal to two times the Each Occurrence Limit. Other aggregate limit options are available. Refer to the countrywide rating information section of this manual for the applicable factor. Multiply the coverage option rating information by the applicable aggregate/occurrence limit multiple.

- Non-owned Auto Liability and Hired Auto Liability
- Higher Fire Legal Liability Limit

8.14 Limited Coverage For Loss by Wet Rot, Dry Rot, Bacteria, Fungi, or Protists

The policy can be endorsed to impose separate each occurrence and aggregate limits for injury or damage that results from the ingestion of, inhalation of, or exposure to wet rot, dry rot, bacteria, fungi, or protists can be added to the policy. The separate limits do not apply to injury that results from a fungus cultivated or harvested for human consumption or a food-borne or beverage-borne bacterium that causes illness commonly known as food poisoning.

Attach endorsement GL 0353 when coverage is provided under form GL-100/GL 0100 or GL-200/GL 0200. Attach endorsement GL 0354 when coverage is provided under form GL-600/GL 0600 or GL-610/GL 0610. Show the limits in the schedule of the endorsement.

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8.15 Employee Redefined

The policy can be endorsed to amend the definition of employee to exclude leased workers. A leased worker is a person leased from a labor leasing firm to perform duties for the named insured.

Attach endorsement GL-895/GL 0895.

8.16 Aggregate Limit Options

8.16.1 Per Location

The policy can be endorsed to amend the limit section of the policy by stating that the policy general aggregate limit applies separately to each location owned by or rented to the named insured.

Attach endorsement GL-140/GL 0140.

8.16.2 Per Project

The policy can be endorsed to amend the limit section of the policy by stating that the policy general aggregate limit applies separately to each of the named insured's projects away from the premises owned by or rented to the named insured.

Attach endorsement GL-142/GL 0142.

8.17 Endorsements for Special Risks

8.17.1 Financial Institutions (Reporting Provisions and Limitations to Fiduciary Interest)

The policy can be endorsed to establish the reporting requirements of a named insured financial institution that has fiduciary responsibility in property.

Attach endorsement GL-120/GL 0120.

8.17.2 Farms

The policy can be endorsed to provide bodily injury and property damage liability coverage for farm operations. The endorsement can be used with policies that provide premises only commercial liability coverage, such as the GL-600/GL 0600.

Attach endorsement GL-838/GL 0838.

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8.17.3 Residential Premises

The policy can be endorsed to provide bodily injury and property damage liability coverage for residential premises. The endorsement can be used with policies that provide premises only commercial liability coverage, such as the GL-600/GL 0600.

Attach endorsement GL-839/GL 0839 and make entries to describe the premises on the Schedule.

8.17.4 Vessels

The policy can be endorsed to amend the watercraft exclusion as it applies to described watercraft. The watercraft exclusion does not apply to described watercraft, however, exclusions are added for bodily injury or personal injury to any person being carried for a charge or for bodily injury, property damage, personal injury, or advertising injury that arises out of the ownership, maintenance, operation, use, loading or unloading of any barge rented to others by the named insured.

Attach endorsement GL-860/GL 0860 and make entries on the Schedule to identify the covered watercraft.

8.17.5 Heating and Power Companies

The policy can be endorsed to amend the definition of products to exclude electricity, gas, or steam furnished or supplied by utility companies.

Attach endorsement GL-863/GL 0863.

8.17.6 Bicycle Liability

The policy can be endorsed to amend the definition of insured to include members of the named insured's family living in the named insured's household, the named insured's employees or employees of family members, and any person or organization legally responsible for a bicycle used with the named insured's permission or the permission of family members. Liability arising out of bicycles equipped with motors is excluded.

Attach endorsement GL-865/GL 0865.

8.17.7 Clubs

The policy can be endorsed to modify the commercial liability coverage provisions to address the exposures and characteristics of clubs.

Attach endorsement GL-867/GL 0867 and make entries on the Schedule to identify the covered premises.

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8.17.8 Teacher's Liability Coverage (Including Optional Medical Payments for Pupils)

The policy can be endorsed to amend the commercial liability coverage to provide coverage for bodily injury and property damage arising out of teaching activities. Coverage M - Medical Payments is amended to apply to bodily injury caused by an accident on school or college premises where the insured teaches and arising out of the insured's teaching activities. Specific limits for Coverage L and Coverage M, excluding or including corporal punishment, are required on the schedule of the endorsement.

Attach endorsement GL-870/GL 0870 and make entries on the Schedule to identify the insured and the specific limits for Coverage L and Coverage M.

8.17.9 Cold Storage Locker Facility

The policy can be endorsed to amend the definition of products to include food or beverages stored for others at any cold storage locker facility owned or operated by the named insured.

Attach endorsement GL-873/GL 0873.

8.17.10 Construction of Residences on Vacant Land

The policy can be endorsed to amend the definition of insured premises to include described land if a one or two family dwelling is being constructed by the insured on the described land.

Attach endorsement GL-880/GL 0880 and make entries on the Schedule to describe the covered land.

8.17.11 Camps

The policy can be endorsed to modify the commercial liability coverage provisions to address the exposures and characteristics of camps.

Attach endorsement GL-882/GL 0882 and make entries on the Schedule to describe the premises.

8.17.12 Hotels and Motels (Lessor's Risk Only)

The policy can be endorsed to modify the commercial liability coverage provisions to address the exposures and characteristics of hotels and motels rented or leased to others by the named insured.

Attach endorsement GL-883/GL 0883 and make entries on the Schedule to identify the premises.

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8.17.13 Hotels and Motels (Operator's Risk Only)

The policy can be endorsed to modify the commercial liability coverage provisions to address the exposures and characteristics of hotels and motels operated by the named insured.

Attach endorsement GL-884/GL 0884 and make entries on the Schedule to identify the premises.

8.18 Cross Liability Coverage

The policy can be endorsed to provide coverage for bodily injury or personal injury to an insured unless it is specifically excluded.

Attach endorsement GL-898/GL 0898.

8.19 Leased Premises Limitation

Contractual liability coverage assumed under a lease of premises can be limited to only the premises shown in the Schedule.

Attach endorsement GL-906/GL 0906 and make entries on the Schedule to identify the leased premises.

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8.20 Sports Participants

The policy can be endorsed to exclude coverage for injury to a person taking part in any sports or athletic contest or exhibition that is sponsored by the named insured with respect to scheduled operations.

Attach endorsement GL-202 and describe the operations in the endorsement Schedule or on the declarations.

However, coverage for injury to sports participants can be provided for the following classifications by omitting endorsement GL-202 from the policy.

- 23025 Athletic Games Sponsored by the Insured -- Not-For-Profit only -- Including Products/Completed Work
- 23030 Athletic Games Sponsored by the Insured -- Other than Not-For-Profit -- Including Products/Completed Work
- 28065 Athletic Programs -- Amateur -- Not-For-Profit only -- Including Products/Completed Work
- 28070 Athletic Programs -- Amateur -- Other than Not-For-Profit -- Including Products/Completed Work
- 23175 Indoor Exhibitions -- Including athletic or sports contests -- In buildings -- Not-For-Profit only -- Including Products/Completed Work
- 23180 Indoor Exhibitions -- Including athletic or sports contests -- In buildings -- Other than Not-For-Profit -- Including Products/Completed Work
- 28075 Athletic Programs -- Professional or semi-professional -- Including Products/Completed Work
- 23115 Exhibitions -- In building -- Not-For-Profit only -- Including Products/Completed Work
- 23120 Exhibitions -- In building -- Other than Not-For-Profit -- Including Products/Completed Work
- 28170 Exhibitions -- In building -- No admission -- Not-For-Profit only -- Including Products/Completed Work
- 28175 Exhibitions -- In building -- No admission -- Other than Not-For-Profit -- Including Products/Completed Work
- 27565 Outdoor Exhibitions -- In stadiums or on premises having grandstands or bleachers not erected by or for the insured -- Ushers not provided by the insured -- NOC -- Including Products/Completed Work
- 27570 Outdoor Exhibitions -- In stadiums or on premises having grandstands or bleachers not erected by or for the insured -- Ushers provided by the insured -- NOC -- Including Products/Completed Work
- 28180 Exhibitions -- Outside -- No grandstands or Stadiums -- NOC -- Including Products/Completed Work
- 23200 Race Tracks -- Motorized vehicles -- Operators -- Including Products/Completed Work
- 23205 Race Tracks -- Operators -- NOC -- Including Products/Completed Work

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- 28335 Race Tracks -- Motorized vehicles -- Sponsor's risk -- Including Products/Completed Work
- 28345 Racing -- Sponsor's risk only -- NOC --Including Products/Completed Work
- 23215 Rodeos -- Including parades -- Including Products/Completed Work
- 23210 Racing -- Soap box derbies -- No spectator seating -- Including Products/Completed Work

Coverage can be provided as follows:

- For Liability Coverage Only -- Excluding Immediate Medical and Surgical Relief

Coverage can be provided for contests conducted on premises owned by or leased by the insured or any other premises. Refer to the company for any applicable rating information for contact sports or non-contact sports.

- For Liability Coverage Including Immediate Medical and Surgical Relief

Refer to the company for any applicable rating information for contact sports or non-contact sports.

To determine the additional premium, multiply the rating information provided by the Company by the number of contests and by the number of active players at any one time.

8.21 Forms GL-100/GL 0100, GL-600/GL 0600, and GL-610/GL 0610

The coverage provided under forms GL-100/GL 0100, GL-600/GL 0600, and GL-610/GL 0610 does not include Coverage P, Personal Injury Liability and Advertising Injury Liability, or broad form contractual liability. Both coverages are available by endorsement, as described below.

Whenever form GL-100/GL 0100, GL-600/GL 0600, or GL-610/GL 0610 is used without adding either of the optional coverages described below, use the factor shown in the countrywide rating information section of this manual to modify the Premises/ Operations rating information shown in the state pages.

8.21.1 Coverage P -- Personal Injury Liability and Advertising Injury Liability

Forms GL-100/GL 0100, GL-600/GL 0600, and GL-610/GL 0610 can be endorsed to include Coverage P, Personal Injury Liability and Advertising Injury Liability.

When both Coverage P and coverage for broad form contractual liability is added to the coverage provided by form GL-100/GL 0100, GL-600/GL 0600, or GL-610/GL 0610 use the corresponding factor shown in the countrywide rating information section of this manual to adjust the Premises/Operations rating information shown in the state pages.

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When Coverage P is added to the coverage provided by form GL-100/GL 0100, GL-600/GL 0600, or GL-610/GL 0610 but broad form contractual liability coverage does not apply, use the corresponding factor shown in the countrywide rating information section of this manual to adjust the Premises/Operations rating information shown in the state pages.

Attach Endorsement GL-904/GL 0904 and make an entry to show the Coverage P limit. (The Coverage P limit must be the same as the Each Occurrence limit for Coverage L.)

8.21.2 Broad Form Contractual Liability Coverage

Forms GL-100/GL 0100, GL-600/GL 0600, and GL-610/GL 0610 can be endorsed to include coverage for Broad Form Contractual Liability.

When both broad form contractual liability coverage and Coverage P is added to the coverage provided by form GL-100/GL 0100, GL-600/GL 0600, or GL-610/GL 0610, use the corresponding factor shown in the countrywide rating information section of this manual to adjust the Premises/Operations rating information shown in the state pages for forms GL-200/ GL 0200.

When broad form contractual liability coverage is added to form GL-100/GL 0100, GL-600/GL 0600, or GL-610/GL 0610, but Coverage P does not apply, use the corresponding factor shown in the countrywide rating information section of this manual to adjust the Premises/Operations rating information shown in the state pages.

Attach Endorsement GL-902/GL 0902.

When coverage for Broad Form Contractual Liability is added to the policy, the Contractual Liability Coverage can be amended to limit coverage to bodily injury or property damage that is caused by the named insured or those acting on behalf of the named insured.

Attach Endorsement GL 0241 in lieu of endorsement GL-902/GL 0902.

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RULE 9 -- FORM GL-300/GL 0300, OWNERS AND CONTRACTORS PROTECTIVE COMMERCIAL LIABILITY COVERAGE

9.1 Coverage Description

A separate policy can be written to cover an owner's or contractor's liability for bodily injury or property damage arising out of:

- operations performed for the insured by a contractor or subcontractor; or
- acts or omissions of the insured related to the supervision of the contractor's or subcontractor's operations.

Coverage is also provided for the cost of defending an insured in a lawsuit for damages related to an occurrence covered under the policy.

9.2 Policy Issue

An Owners and Contractors Protective Liability Policy consists of the following components:

- Declarations
- Form GL-300/GL 0300, Owners and Contractors Protective Commercial Liability Coverage
- Optional endorsements, if applicable
- State amendatory endorsements or other required endorsements, if applicable

Do not use form CL-100/CL 0100 to provide the Common Policy Conditions.

9.3 Policy Limits

Basic Each Occurrence Limit: \$25,000

General Aggregate Limit: Equal to Twice the Each Occurrence Limit

Higher Each Occurrence and General Aggregate Limits are available. Refer to the countrywide rating information section of this manual.

9.4 Policywriting Minimum Premium

A policywriting minimum premium applies for policies of terms one year or less. The policywriting minimum premium is not subject to adjustment upon cancellation by the insured.

Refer to the company for the policywriting minimum premium, if applicable.

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9.5 Waiver of Subrogation

Prior to a loss, the policy can be endorsed to indicate that the company waives its right of recovery for payments made to a specific person or organization for injury or damage arising out of the named insured's ongoing operations.

Attach endorsement GL-305 and designate the person or organization against whom subrogation is waived in the endorsement Schedule or on the declarations.

9.6 Employee Redefined

The policy can be endorsed to amend the definition of employee to exclude leased workers. A leased worker is a person leased from a labor leasing firm to perform duties for the named insured.

Attach endorsement GL-895/GL 0895.

9.7 Additional Interests

9.7.1 State or Political Subdivisions -- Permits

For an additional charge, the definition of insured can be amended to include the state or political subdivision described in the endorsement. Coverage applies only with respect to operations performed by or on behalf of the named insured to which the state or subdivision has issued a permit. Multiply the commercial liability premium by the factor shown in the countrywide rating information section of this manual to determine the additional premium.

Attach Endorsement GL-306/GL 0306.

9.7.2 Engineers, Architects, or Surveyors

The definition of insured can be amended to include any architect, engineer, or surveyor as an additional insured.

To determine the additional premium, multiply the commercial liability premium by the factor shown in the countrywide rating information section of this manual. Attach one of the following endorsements.

Endorsement GL-303/GL 0303 provides coverage for the additional insured's liability arising out of the named insured's premises or the named insured's work in progress performed by the named insured or on the named insured's behalf. Professional liability is excluded.

Endorsement GL 0712 provides coverage for the additional insured's liability caused either in whole or in part by the named insured's acts or omissions or the acts or omissions of others acting on the named insured's behalf in connection with the named insured's premises or the performance of the named insured's ongoing work. Professional liability is excluded.

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9.8 Coverage Options

9.8.1 Personal Injury Liability Coverage

Coverage L can be extended to provide personal injury liability coverage for offenses committed by the designated contractor in the course of performing operations for the named insured at the location shown on the declarations page. Personal injury coverage is subject to the policy Each Occurrence and General Aggregate Limit.

Refer to the company for rating information.

Attach Endorsement GL-304/GL 0304.

9.8.2 Underground Resources and Equipment Hazard

When the following operations are covered, the underground resource and equipment hazard can be excluded:

- Gasoline Recovery -- from casing head or natural gas
- Oil or Gas Well Shooting
- Oil or Gas Wells -- cleaning or swabbing by contractors
- Oil or Gas Wells -- drilling or redrilling, installation, or recovery of casing
- Oil or Gas Wells -- servicing by contractors
- Oil Lease Operators or Gas Lease Operators -- natural gas

Refer to the company for rating information.

Attach Endorsement GL-881/GL 0881.

9.8.3 Pesticide or Herbicide Applicator Coverage

Coverage can be provided for those risks whose operations include applying pesticide or herbicide. The pollution exclusion in the policy does not apply if the operations described in the endorsements meet the standards of any local, state, or federal regulation or ordinance which applies to those operations as long as the operations are conducted away from the named insured's premises.

Refer to the company for rating information.

Attach Endorsement GL-307/GL 0307.

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9.8.4 Limited Coverage For Loss by Wet Rot, Dry Rot, Bacteria, Fungi, or Protists

The policy can be endorsed to impose separate each occurrence and aggregate limits for injury or damage that results from the ingestion of, inhalation of, or exposure to wet rot, dry rot, bacteria, fungi, or protists. The separate limits do not apply to injury that results from a fungus cultivated or harvested for human consumption or a food-borne or beverage-borne bacterium that causes illness commonly known as food poisoning.

Refer to the company for any applicable rating information.

Attach endorsement GL 0355 and make entries to show the applicable limits in the schedule.

9.9 Optional Exclusions

9.9.1 Asbestos Exclusion

Coverage can be excluded for injury or damage that arises out of asbestos, asbestos products, asbestos fibers, or asbestos dust.

Refer to the company for any applicable rating information.

Attach endorsement GL 0209.

9.9.2 Silica Exclusion

Coverage can be excluded for injury or damage that arises out of silica or silica dust.

Refer to the company for any applicable rating information.

Attach endorsement GL 0215.

9.9.3 Telephone Consumer Protection Act of 1991 and CAN-SPAM Act of 2003 Exclusion

Coverage can be excluded for injury or damage that arises out of violations of the Telephone Consumer Protection Act of 1991 (TCPA) or CAN-SPAM Act of 2003.

Refer to the company for any applicable rating information.

Attach endorsement GL 0225.

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9.9.4 Exclusion -- Wet Rot, Dry Rot, Bacteria, Fungi, or Protists

Coverage for mold-related injury or damage that results from the ingestion of, inhalation of, or exposure to wet rot, dry rot, bacteria, fungi, or protists; clean-up costs or costs for testing; and costs due to claims by governmental authorities can be excluded. The exclusions do not apply to bodily injury that results from a fungus cultivated or harvested for human consumption or that results from a food-borne or beverage-borne bacterium that causes illness commonly known as food poisoning are included.

Refer to the company for any applicable rating information.

Attach endorsement GL 0348.

9.9.5 Exterior Insulation and Finish Systems

Coverage can be excluded for injury or damage that arises out of an exterior insulation and finish system (EIFS), as defined in the endorsement.

Refer to the company for any applicable rating information.

Attach endorsement GL 0352.

9.9.6 Punitive Damages Exclusion

Punitive, exemplary, and vindictive damages can be excluded.

Attach endorsement GL-894/GL 0894.

9.9.7 Lead Liability Exclusion

The policy can be endorsed to exclude coverage for injury or damage arising out of any form of lead.

Attach endorsement GL-890/GL 0890.

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9.10 Classifications

Rates for the following classifications appear in the Coverage Options Rate Section. The rating bases are defined in Rule 7.2.

Class Code	Rating Basis
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37000	Building Maintenance Operations -- Interior -- building owner's or lessee's risk only per \$100 of total cost
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This includes incidental window cleaning.

This applies when a contractor is required by an owner or lessee to provide protective liability for such owner or lessee as a named insured.

Building Wrecking Operations -- contractor
..... per 100 square feet of area

37100 Wood or Frame

37200 Masonry

37300 Steel or Concrete

Building Wrecking Operations -- owner
..... per 100 square feet of area

37400 Wood or Frame

37500 Masonry

37600 Steel or Concrete

37700	Cleaning or Renovating Building Surfaces -- exterior -- building owner's or lessee's risk only..... per \$100 of total cost
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This includes window cleaning.

This applies when a contractor is required by an owner or lessee to provide protective liability for such owner or lessee as a named insured.

Construction Operations..... per \$100 of total cost

378 -- First \$500,000

379 -- Next \$500,000

380 -- Over \$1,000,000

Report the total premium using statistical code 378 and the applicable Sub Code:

01 -- Contractor

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This does not apply to railroad operations or operations on board ships.

02 -- Owner

This applies when a contractor is required by an owner or lessee to provide protective liability for such owner or lessee as a named insured.

This does not apply to railroad operations or operations on board ships.

03 -- Oil or Gas Operations in the Field -- NOC

Operations -- Reconstruction Finance Corporation or War Assets Administrator -- cost plus basis

..... per \$100 of total cost

38100 -- First \$500,000

38200 -- Next \$500,000

38300 -- Over \$1,000,000

This applies to building, plant, or warehouse construction, and to plant clearance operations involving the removal of equipment.

This does not apply where the insured is covered as an additional interest under a liability policy of the cost plus contractor.

This includes the existence hazard of land when the insured acquires the title before construction work starts. Include the cost of the land in the premium computation.

All projects covered by a single contract are considered one project regardless of location. Projects covered by separate lease agreements are considered separate projects, even if at one location.

Report the total premium using statistical code 38100.

Operations -- Reconstruction Finance Corporation or War Assets Administrator -- lump sum basis

..... per \$100 of total cost

38400 -- First \$500,000

38500 -- Next \$500,000

38600 -- Over \$1,000,000

This applies to building, plant, or warehouse construction, and to plant clearance operations involving the removal of equipment.

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This includes the existence hazard of land when the insured acquires the title before construction work starts. Include the cost of the land in the premium computation.

All projects covered by a single contract are considered one project regardless of location. Projects covered by separate lease agreements are considered separate projects, even if at one location.

Report the total premium using statistical code 38400.

9.11 Premium Determination

Refer to the Company if the rating information shown in this manual has not been converted from loss costs to the Company rates and premiums.

Rule 7, Premium Development applies to the GL-300/GL 0300 with the exception of Rule 7.1. Use the following premium determination rule to determine the premium for the GL-300/GL 0300.

STEP 1 -- Select the applicable classifications from Rule 9.10 and determine the number of units of exposure.

STEP 2 -- Obtain the applicable rating information from the countrywide rating information section of this manual based on the classification and limit.

STEP 3 -- Multiply the result of Step 2 by the number of units of exposure.

STEP 4 -- Add the additional premium for any applicable coverage options to the result of Step 3 to determine the GL-300/GL 0300 premium.

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RULE 10 -- INDIVIDUAL RISK PREMIUM MODIFICATION

The following modifications can be applied to recognize special characteristics of the risk that are not fully reflected in the rates.

The total amount of credit or debit developed using the following table can not exceed 25%.

The credit or debit developed by the use of this rule is applied after all other rating procedures.

Risk Variations	Range of Modifications		
	Credit		Debit
(1) Care and condition of equipment and premises.	10%	to	10%
(2) Classification variations.	10%	to	10%
(3) Cooperation of owners or operators with recommendations with respect to structural features, segregation and control of hazards, and maintenance of protective equipment.	10%	to	10%
(4) Damage and susceptibility.	10%	to	10%
(5) Dispersion or concentration.	5%	to	5%
(6) Employees: selection, training, supervision, and experience.	5%	to	5%
(7) Location: accessibility, congestion, and exposures.	10%	to	10%
(8) Miscellaneous protective features or hazards.	10%	to	10%
(9) Protective devices not otherwise reflected in rates.	10%	to	10%
(10) Storage practices and hazardous operations.	10%	to	10%
(11) Superior or inferior structural features.	10%	to	10%
(12) Past losses relative to number of exposure units and subsequent preventive measures.	10%	to	10%

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CLASSIFICATION INSTRUCTIONS

COUNTRYWIDE

The Classification Section provides classification descriptions, class code assignments, rating base symbols, and any applicable classification notes in alphabetical order by class description.

CLASS CODES

Use the five-digit class code to determine the rating information for both Premises/Operations and Products/Completed Work and for statistical reporting.

RATING BASES

Each classification uses one of the following exposure bases to calculate the premium. Refer to the Countrywide Rules section of the Commercial Liability Manual for a description of many of the rating bases.

Symbol	Exposure Base
A	Per 1,000 Square Feet of Area
AC	Per Acre
AD	Per 1,000 Admitted
AN	Per Animal
AT	Per Attendant
B	Per 1,000 Bales
C	Per Contestant
CDS	Per Camper Day
CVD	Per Convention Day
DA	Per Activity Day
E	Each Unit
EX	Per Exhibition
F	Per Farm
FC	Flat Charge
FM	Per Faculty Member
FR	Per Linear Foot
FU	Per Family Unit
G	Per Game
GN	Per 1,000 Gallons
K	Per Kennel
LC	Per Location
LD	Per Location/Per Day
LS	Per Lessee
M	Per Member
MDS	Per 100 Man Days
MI	Per Mile
O	Per \$1,000 of Expense
P	Per \$1,000 of Payroll
PDS	Per 1,000 Passenger Days
PR	Per Person
PU	Per Pupil

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Symbol	Exposure Base
R	Per \$1,000 of Receipts
RE	Per Registrant
S	Per \$1,000 of Sales
SC	Per Scout
SH	Each Show
TC	Per \$1,000 of Total Cost
TM	Per Team
U	Per Unit
V	Per 1,000 Vehicles

SPECIAL TERMS

NOC

NOC means Not Otherwise Classified. A classification designated NOC shall apply only if no other classification more specifically describes the insured's business.

Not-For-Profit

Not-For-Profit means those organizations organized and operated exclusively for purposes which qualify for tax exempt status as a not-for profit organization in accordance with the Internal Revenue Code.

NPD

NPD means No Payroll Division. If a classification carries the notation NPD, the payroll of all employees is assigned to that classification even if another classification more accurately describes associated operations. However, this does not apply to operations which constitute a separate and distinct enterprise and have no connection with the operations described by the classification.

Wholesale

Wholesale means a merchant or an intermediary who sells products mainly for resale or for business use and who sells chiefly to retail operations, other merchants, industrial, institutional, and commercial users.

Retail

Retail means a merchant or mercantile establishment which sells products directly to the ultimate consumer and who is not a wholesaler.

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Included Operations

If a classification carries a descriptive phrase "including" certain operations, those operations can not be assigned to another class even though such operations may be described by some other classification or may be conducted at a separate location.

Products/Completed Work Included

Some classification descriptions may be followed by a phrase such as "including Products/Completed Work". This means that Products/ Completed Work Coverage is included within the Premises and Operations coverage at no additional charge. For these classifications, include the phrase exactly as it appears with the classification description on the declarations page to activate coverage correctly.

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Code	Rating Base	Description
38605	S	Abrasive Wheel Manufacturing Rate the following separately: mining, quarrying, clay digging, ore milling, ore processing and stone crushing.
38610	S	Abrasives or Abrasive Products Manufacturing -- Artificial Rate the following separately: steel wool and wire wool manufacturing.
38615	S	Abrasives or Abrasive Products Manufacturing -- NOC Rate the following separately: ore milling; stone crushing; quarrying; cloth, textile, and paper manufacturing.
38620	S	Adhesive Manufacturing
38625	S	Adhesive Tape Manufacturing
28005	PR	Adult Day Care -- Not-For-Profit only -- Including Products/Completed Work Coverage for injury or damage that arises out of professional medical services provided by an insured is excluded. Coverage is excluded for medical payments to any person in the care of the insured. Attach endorsement GL 0951, Exclusion -- Adult Day Care Centers.
28010	PR	Adult Day Care -- Other than Not-For-Profit -- Including Products/Completed Work Coverage for injury or damage that arises out of professional medical services provided by an insured is excluded. Coverage is excluded for medical payments to any person in the care of the insured. Attach endorsement GL 0951, Exclusion -- Adult Day Care Centers.
32500	P	Advertising Sign Companies -- Outdoor -- Including Products/Completed Work This applies to the selling of space for advertising purposes, and includes shop operations; erection, painting, repair or removal of signs; sign painting upon buildings; and the existence hazard of signs located away from premises.
40305	S	Aerosol Container Manufacturing

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CLASSIFICATION TABLE

Code	Rating Base	Description
40307	S	Aerosol Containers -- Filling or charging for others
22505	S	Air Conditioning Equipment -- Retailers or wholesalers only This includes sales of ducts and piping. Rate the following separately: installation, service and repair, sales of heating and refrigeration equipment, combined heating and air conditioning units, and household appliances.
40309	S	Air Conditioning Equipment Manufacturing This includes ducts and piping. Rate the following separately: heating and refrigeration systems and combined heating and air conditioning systems.
31110	P	Air Conditioning Systems or Equipment -- Retailers or wholesalers -- Installation, service, or repair This includes duct work and piping, shop and retail stores or display rooms. This does not include stores engaged in the sale of household type appliances. This does not include installation, servicing or repair of liquefied petroleum gas systems, piping or customer's equipment by liquefied petroleum gas distributors. This does not include heating systems.
38630	S	Aircraft or Aircraft Parts Manufacturing
28015	LS	Airport -- Lessees of portions of airports engaged in the sale of aircraft or accessories, servicing or repairing of aircraft, or pilot instructions -- Including Products/Completed Work
28020	E	Airport Control Towers -- Not operated exclusively by the Federal Aviation Administration -- Including Products/Completed Work
32503	P	Airport Runway or Warming Apron Construction Includes paving or repaving, surfacing, resurfacing, or scraping. Rate the following separately: clearing of right-of-way, excavation, or grading or filling of land.

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CLASSIFICATION TABLE

Code	Rating Base	Description
28025	E	Airports -- Commercial -- Including Products/Completed Work Rate the following separately: exhibitions or contests, hotels or motels, retail stores, restaurants, swimming pools, grandstands or observation platforms, schools other than for pilot training.
28030	E	Airports -- Private -- Including Products/Completed Work Rate the following separately: exhibitions or contests, hotels or motels, retail stores, restaurants, swimming pools, grandstands or observation platforms, schools other than for pilot training.
38635	S	Alarm Manufacturing -- Burglar
38640	S	Alarm Manufacturing -- Fire or smoke
35005	P	Alarms -- Security systems -- Monitoring -- Including Products/Completed Work Coverage for personal injury and advertising injury is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury.
31115	P	Alarms and Alarm Systems -- Installation, servicing, or repair Rate the following separately: installation, service or repair of fire suppression systems.
40311	S	Alcohol Manufacturing -- Not beverage
28035	AT	Ambulance Service, First Aid, or Rescue Squads -- Not-For-Profit only -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.
28040	AT	Ambulance Service, First Aid, or Rescue Squads -- Other than Not-For-Profit -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.
62000	S	Ammunition Manufacturing This applies to cartridge loading cap, primer, and detonator manufacturing. This does not apply to cartridge or shell case manufacturing. Testing with explosives to be separately rated.

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Code	Rating Base	Description
23005	S	Amusement Centers -- Including Products/Completed Work This does not apply to risks located in amusement parks.
28045	S	Amusement Devices -- Operated in connection with carnivals or fairs -- Not-For-Profit only -- Including Products/Completed Work The premium for this is fully earned at inception.
28050	S	Amusement Devices -- Operated in connection with carnivals or fairs -- Other than Not-For-Profit -- Including Products/Completed Work The premium for this is fully earned at inception.
28055	S	Amusement Devices -- NOC -- Including Products/Completed Work
28060	S	Amusement Parks
35010	P	Analytical Chemists Include the payroll of laboratory and outside employees. Coverage for professional services is excluded. Attach endorsement GL 0852, Exclusion -- Errors and Omissions - Testing or Consulting.
35505	S	Anhydrous Ammonia Retailers and Wholesalers This includes the sale of anhydrous ammonia to ultimate consumers. If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.
23010	TM	Animals -- Draft -- Including Products/Completed Work Attach endorsement GL 0953, Additional Insured -- Users of Draft or Saddle Animals.

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Code	Rating Base	Description
21005	S	Antique Stores
25500	U	Apartment Building -- Including Products/Completed Work This does not include three- or four- family dwellings. Rate the following separately: swimming pools, bathing beaches, and indoor parking.
25505	U	Apartment Building -- Garden -- Including Products/Completed Work This includes developments having a common ownership, management or control. Rate the following separately: swimming pools, bathing beaches, and indoor parking.
25510	U	Apartment Buildings or Hotels -- Time share -- 4 or more stories -- Including Products/Completed Work This applies to leasing of furnished apartments for a specific length of time during the year. It does not apply to time shared apartment buildings operated by owner associations. Such situations are rated as Condominium - Residential Association Risk (Code 27065). Rate the following separately: boats, indoor parking swimming pools, saddle animals, use of the premises for other than a residence, and bathing beaches.
25515	U	Apartment Buildings or Hotels -- Time share -- less than 4 stories -- Including Products/Completed Work This applies to leasing of furnished apartments for a specific length of time during the year. It does not apply to time shared apartment buildings operated by owner associations. Such situations are rated as Condominium - Residential Association Risk (Code 27065). Rate the following separately: boats, indoor parking, swimming pools, saddle animals, use of the premises for other than a residence, and bathing beaches.

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CLASSIFICATION TABLE

Code	Rating Base	Description
25520	U	<p>Apartment Hotels -- 4 or more stories -- Including Products/Completed Work</p> <p>The average number of rooms rented on a daily basis is not more than 15% of the total number of rooms available for rental or lease.</p> <p>Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p> <p>To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p> <p>Rate the following separately: restaurants, swimming pools, indoor parking, and bathing beaches.</p>
25525	U	<p>Apartment Hotels -- Less than 4 stories -- Including Products/Completed Work</p> <p>The average number of rooms rented on a daily basis is not more than 15% of the total number of rooms available for rental or lease.</p> <p>Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p> <p>To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p> <p>Rate the following separately: restaurants, swimming pools, indoor parking, and bathing beaches.</p>
22510	S	Appliance Wholesalers -- Household
31120	P	<p>Appliances & Accessories -- Installation, service, or repair -- Household</p> <p>This includes installation, service, or repair of antennas.</p>
31125	P	Appliances and Accessories -- Installation, servicing or repair -- Commercial
40313	S	<p>Appliances and Accessories Manufacturing -- Commercial -- Gas</p> <p>Rate the following separately: heating equipment manufacturing.</p>

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Code	Rating Base	Description
40315	S	Appliances and Accessories Manufacturing -- Commercial -- Not gas Rate the following separately: heating equipment manufacturing.
40317	S	Appliances and Accessories Manufacturing -- Household -- Gas Rate the following separately: heating equipment manufacturing.
40319	S	Appliances and Accessories Manufacturing -- Household -- Not gas Rate the following separately: heating equipment manufacturing.
23015	S	Archery Ranges -- Indoor -- Including Products/Completed Work This does not include risks located in amusement parks. Rate the following separately: sale of sporting goods.
23020	S	Archery Ranges -- Other than indoor -- NOC -- Including Products/Completed Work This does not include risks located in amusement parks. Rate the following separately: sale of sporting goods.
32506	P	Armored Car Service Companies -- Including Products/Completed Work
21010	S	Army and Navy Stores
21015	S	Art Galleries -- Not-For-Profit only
21020	S	Art Galleries -- Other than Not-For-Profit
40321	S	Asbestos Goods Manufacturing This includes spinning or weaving.
38645	S	Asphalt or Tar Distilling or Refining This includes the manufacturing of by-products and the saturation of paper or felt with asphalt or tar.

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CLASSIFICATION TABLE

Code	Rating Base	Description
38650	S	<p>Asphalt Works</p> <p>This includes grinding, pulverizing, or mixing asphalt. Rate the following separately: digging, mining, or quarrying.</p>
23025	G	<p>Athletic Games Sponsored by the Insured -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes games managed or supervised by the insured which are held away from the premises owned or controlled by the insured and in which a majority of the participants are not regularly employed in the insured's business.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
23030	G	<p>Athletic Games Sponsored by the Insured -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes games managed or supervised by the insured which are held away from the premises owned or controlled by the insured and in which a majority of the participants are not regularly employed in the insured's business.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
28065	G	<p>Athletic Programs -- Amateur -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Sponsors can be added as additional insured for no additional charge. Attach endorsement GL-841/GL 0841, Additional Insured -- Designated Party.</p>

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Code	Rating Base	Description
28070	G	<p>Athletic Programs -- Amateur -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Sponsors can be added as additional insured for no additional charge. Attach endorsement GL-841/GL 0841, Additional Insured -- Designated Party.</p>
28075	G	<p>Athletic Programs -- Professional or semi- professional -- Including Products/Completed Work</p> <p>This classification is available only when concurrent liability insurance for the insured's premises hazard is carried by the same company.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
32509	P	Auctioneers -- Livestock -- Sales conducted away from the insured's premises -- Including Products/Completed Work
32512	P	<p>Auctioneers -- Sales conducted off insured premises -- Including Products/Completed Work</p> <p>This does not include operations on premises owned or rented by the insured.</p>
32515	P	Auctions -- On premises owned or rented by the insured -- Including Products/Completed Work
32518	P	<p>Automobile Dismantling</p> <p>This includes salvage or junking of parts, and store operations.</p>
40323	S	Automobile Manufacturing or Assembling
22515	S	Automobile Parts and Supplies Wholesalers
21025	S	Automobile Parts and Supplies Retailers

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Code	Rating Base	Description
46500	S	<p>Automobile Quick Lubrication Services -- Including Products/Completed Work</p> <p>This includes the operation of customer autos on insured's premises. Attach endorsement GL 0869, Customers Autos on Insured or Adjoining Premises. If an automobile hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.</p>
27005	A	<p>Automobile Renting or Leasing Companies -- Including Products/Completed Work</p> <p>This includes private garages for the storage of insured's own cars used in connection with the insured's business.</p>
35510	S	<p>Automobile Repair or Service Shops -- Self- service</p> <p>This includes sales from towel dispensers, vacuum cleaners, food, cigarettes and soft drink vending machines, etc. If an automobile hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.</p> <p>Attach endorsement GL 0869 Customers Autos on Insured or Adjoining Premises.</p>
35515	S	<p>Automobile Repair or Service Shops -- NOC</p> <p>This includes roof top parking stations. This includes the operation of customer autos on insured premises. Attach endorsement GL 0869, Customer Autos on Insured or Adjoining Premises.</p> <p>If an automobile hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.</p>
40325	S	Automobile, Bus, Camper, Truck or Trailer Body Manufacturing
38655	S	Automobile, Bus, or Truck Parts Manufacturing -- Not operating parts
38660	S	Automobile, Bus, or Truck Parts Manufacturing -- Brakes or brake linings

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CLASSIFICATION TABLE

Code	Rating Base	Description
38665	S	Automobile, Bus, or Truck Parts Manufacturing -- Operating parts
38670	S	Automobile, Bus, or Truck Parts Manufacturing -- Passenger restraining devices
31130	P	Awning, Tent or Canvas Goods -- Erection, removal or repair -- Away from shop

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Code	Rating Base	Description
36005	S	Baby Food Manufacturing
36010	S	Baby Food Manufacturing -- In glass containers
20000	S	Bakeries -- Including Baking on Premises
35520	S	Bakery Plants This does not include stores.
21030	S	Barber Shops -- Including Products/Completed Work Professional Services are excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
22520	S	Barber/Beauty Supplies -- Wholesale
23035	S	Bath Houses and Bathing Pavilions -- Including Products/Completed Work This does not include amusement devices or risks located in amusement parks. Rate the following separately: restaurants or refreshment stands operated in connection with the premises.
40327	S	Battery Manufacturing -- Dry cell
40329	S	Battery Manufacturing -- Wet cell or storage
21505	S	Beach Chairs and Umbrellas -- Rented to others -- Including Products/Completed Work
28080	S	Beaches -- Bathing -- Commercially operated -- Including Products/Completed Work Rate the following separately: restaurants or refreshment stands operated in connection with public beaches.
28085	E	Beaches -- Bathing -- Not commercial -- Including Products/Completed Work Rate the following separately: restaurants or refreshment stands operated in connection with the beaches.
38675	S	Bearing Manufacturing

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Code	Rating Base	Description
21035	S	<p>Beauty Parlors and Hair Styling Salons</p> <p>Professional Services are excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p> <p>This includes sale of products not manufactured, bottled, or packaged by the insured or sold under the insured's name or trade names.</p> <p>Rate the following separately: sun tanning salons.</p>
24040	S	<p>Bed and Breakfasts -- Including Products/Completed Work</p> <p>This includes a residence that has no more than 10 guest bedrooms, with meals provided to guests only at no additional cost. An owner, manager, or caretaker must occupy the residence or another building on the same premises.</p> <p>Rate the following separately: If some meals are provided to guests for a separate charge, that exposure must be separately classified and rated with the appropriate restaurant classification; swimming pools.</p>
36015	S	Beer, Ale, Malt Liquor Manufacturing -- In bottles
36020	S	Beer, Ale, Malt Liquor Manufacturing -- In cans
36025	S	Beer, Ale, Malt Liquor Manufacturing -- Not bottled or canned
36030	S	<p>Beverage Bottler -- Soft drinks -- Carbonated -- In cans or plastic bottles</p> <p>This includes manufacturing from syrups or extracts.</p>
36035	S	<p>Beverage Bottler -- Soft drinks -- Carbonated -- In glass bottles</p> <p>This includes manufacturing from syrups or extracts.</p>
35525	S	<p>Beverage Bottler -- Soft drinks -- In metal cylinders</p> <p>This includes non-carbonated soft drinks and water bottling (in siphons).</p>
35530	S	<p>Beverage Bottler -- Soft drinks -- In paper containers</p> <p>This includes non-carbonated soft drinks and water bottling (in siphons).</p>

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Code	Rating Base	Description
35535	S	Beverage Bottler -- Soft drinks -- Non- carbonated -- In bottles or cans This includes non-carbonated soft drinks and water bottling (in siphons).
22005	S	Beverage Wholesale -- Alcoholic other than beer This does not apply to milk products. This does not include bottling, canning, or filling of containers.
22010	S	Beverage Distribution -- Non-alcoholic and beer wholesale This does not apply to milk products. This does not include bottling, canning, or filling of containers.
20005	S	Beverage Stores -- Non-alcoholic This does not apply to milk products. This does not include bottling, canning, or filling of containers.
38680	S	Bicycle Manufacturing -- Not motorized
21040	S	Bicycle Stores -- Sales and servicing Rate the following separately: bicycle rental. Rate sales of mopeds as Recreational Vehicle Dealer.
21045	S	Bicycles -- Rented to others -- Including Products/Completed Work This includes incidental rental of mopeds.
21050	S	Billiard or Pool Halls -- Including Products/Completed Work Rate the following separately: restaurants or refreshment stands.
38685	S	Billiard or Pool Table Manufacturing This includes installation.

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Code	Rating Base	Description
27505	AD	<p>Bingo Games -- Commercially operated -- Including Products/Completed Work</p> <p>Rate the following separately: refreshment stands.</p>
35015	P	<p>Blacksmithing -- Including Products/Completed Work</p> <p>This includes saddle and draft animals not owned by or rented to the insured.</p>
62005	P	<p>Blasting Operations -- Including Products/Completed Work</p> <p>Rate the wrecking or demolition of buildings with explosives as wrecking.</p>
80415	FC	<p>Bleachers/Grandstands Seating Capacity 1000+ -- Including Products/Completed Work</p> <p>This includes premises of others.</p> <p>Determine the rating bases from the maximum seating capacity of any field used.</p> <p>Premiums are fully earned at inception.</p>
80410	FC	<p>Bleachers/Grandstands Seating Capacity 500-1000 -- Including Products/Completed Work</p> <p>This includes premises of others.</p> <p>Determine the rating bases from the maximum seating capacity of any field used.</p> <p>Premiums are fully earned at inception.</p>
80405	FC	<p>Bleachers/Grandstands Seating Capacity Not Over 500 -- Including Products/Completed Work</p> <p>This includes premises of others.</p> <p>Determine the rating bases from the maximum seating capacity of any field used.</p> <p>Premiums are fully earned at inception.</p>

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Code	Rating Base	Description
23505	A	Blood Banks -- Not-For-Profit only -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0982, Exclusion -- Professional Services -- Blood Banks.
23510	A	Blood Banks -- Other than Not-For-Profit -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0982, Exclusion -- Professional Services -- Blood Banks.
25530	U	Boarding or Rooming Houses -- Including Products/Completed Work This does not include three- or four-family dwellings. Rate the following separately: swimming pools and bathing beaches.
40331	S	Boat or Ship Building -- Inboard and inboard-outboard This includes shop and the repair of yachts, motor boats, sailboats, or rowboats.
40333	S	Boat or Ship Building -- Without motors This includes shop and the repair of yachts, motor boats, sailboats or rowboats.
31135	P	Boat Repair and Servicing This includes boat or ship repair, rigging, conversion, celling, or scaling and dry dock operations. This includes shop or yard and the operation of marine railways. Rate the following separately: boat sales, storage and moorage, building, and rentals.
21055	S	Boat Sales Agencies -- No building, repair, storage Rate the following separately: boat building, repair, storage and moorage.

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Code	Rating Base	Description
21060	S	Boat Storage and Moorage -- Including Products/Completed Work This includes slip or dock rental. This class is used exclusively as an additional charge with Code 35540 Boat Yards or Marinas -- Public.
35540	S	Boat Yards or Marinas -- Public This includes sale of boats, accessories, gasoline and oil, boat building and repair. Make additional charge for Code 21060 Boat Storage and Moorage, if applicable. Rate the following separately: boat rentals, charters, lodging accommodations and restaurants.
23040	S	Boats -- Canoes or rowboats -- For hire -- Including Products/Completed Work This includes canoes and rowboats not equipped with motors. This includes docks or buildings on premises used exclusively for boat storage. Attach endorsement GL 0114, Boats. This does not apply to risks located in amusement parks.
23045	E	Boats -- Canoes or rowboats -- Not for hire -- Including Products/Completed Work This includes canoes and rowboats not equipped with motors. This includes docks or buildings on premises used exclusively for boat storage. This does not apply to risks located in amusement parks. Coverage is provided for scheduled boats. Attach endorsement GL 0114, Boats.

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Code	Rating Base	Description
28090	E	<p>Boats -- Motor or sail -- Not for rent -- Including Products/Completed Work</p> <p>Boat sales to be rated separately.</p> <p>This does not include single boats on which two or more outboard motors are regularly used together, and the total horsepower of such motors exceeds 25 hp.</p> <p>Attach endorsement GL 0114, Boats.</p>
28095	E	<p>Boats -- Non-owned over 26 ft -- Including Products/Completed Work</p> <p>Coverage is provided for scheduled boats.</p> <p>Attach endorsement GL 0114, Boats.</p>
28100	E	<p>Boats -- Not for rent -- NOC -- Including Products/Completed Work</p> <p>Coverage is provided for scheduled boats. Attach endorsement GL 0114, Boats. Rate the following separately: boat sales.</p> <p>This does not include single boats on which two or more outboard motors are regularly used together, and the total horsepower of such motors exceeds 25 hp.</p>
28105	S	<p>Boats -- Rented to others -- Including Products/Completed Work</p> <p>Coverage is provided for scheduled boats. Attach endorsement GL 0114, Boats. Rate the following separately: boat sales.</p>
23050	S	<p>Boats for Hire -- Motor or sail -- Not operated by the insured -- NOC -- Including Products/Completed Work</p> <p>This does not include single boats on which two or more outboard motors are regularly used together, and the total horsepower of such motors exceeds 25 hp.</p> <p>Coverage is provided for scheduled boats. Attach endorsement GL 0114, Boats. Rate the following separately: boat sales.</p> <p>This includes docks and buildings or premises used exclusively for boat storage -- NOC.</p>

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Code	Rating Base	Description
31140	P	Boiler Inspection, Installation, Cleaning, or Repair This includes construction or repair of foundations.
38690	S	Bolt, Nut, Rivet, Screw or Washer Manufacturing Rate the following separately: steel making.
46505	S	Bookbinding -- Not-For-Profit only -- Including Products/Completed Work
46510	S	Bookbinding -- Other than Not-For-Profit -- Including Products/Completed Work
21065	S	Books and Magazines Stores -- Not-For-Profit only
21070	S	Books and Magazines Stores -- Other than Not-For-Profit
38695	S	Bottle and Jar Manufacturing -- Glass -- For use under pressure -- Non-returnable
38700	S	Bottle and Jar Manufacturing -- Glass -- For use under pressure -- Returnable
38705	S	Bottle and Jar Manufacturing -- Glass -- Not for use under pressure
38710	S	Bottle and Jar Manufacturing -- Plastic -- Non- returnable
38715	S	Bottle and Jar Manufacturing -- Plastic -- Returnable
21075	S	Bowling Centers -- Including Products/Completed Work Rate the following separately: restaurants; refreshment stands; and retail operations such as the sale of bowling balls, shirts, gloves, shoes, etc.
36040	S	Boxes or Containers Manufacturing -- Corrugated or fiberboard This includes corrugating or laminating of paper.
38720	S	Boxes or Containers Manufacturing -- Wood

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Code	Rating Base	Description
23055	SC	<p>Boy or Girl Scout Councils -- Including Products/Completed Work</p> <p>Troops, sponsoring institutions and their scout committees, scout masters, and assistant scout masters are included as additional interests without additional charge. Attach endorsement GL-887/ GL 0887, Additional Insured -- Non-Profit Organizations Members, Officials, and Volunteer Workers.</p> <p>Rate the following separately: camps.</p>
38725	S	<p>Brick Manufacturing</p> <p>This includes refractory products, and the construction or reconstruction of kilns.</p> <p>Rate the following separately: clay, shale or sand digging, underground mining or quarrying.</p>
35020	P	Bridge or Elevated Highway Construction -- Concrete
35025	P	Bridge or Elevated Highway Construction -- Iron or steel
38730	S	Brush or Broom Manufacturing
35545	S	<p>Building Material Retail -- Secondhand material</p> <p>Rate the following separately: wrecking or salvaging operations.</p> <p>This does not include ladders, scaffolds or installation work.</p>
35550	S	<p>Building Material Wholesale</p> <p>Rate the following separately: retail operations and sales of secondhand building material, wrecking or salvaging operations.</p> <p>This does not include ladders, scaffolds or installation work.</p>

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Code	Rating Base	Description
35555	S	<p>Building Materials Dealers -- Other than secondhand material</p> <p>This includes incidental lumberyard operations.</p> <p>Millwork dealers are qualified for this class if they are concerned only with the buying or selling of finished goods, including incidental assembling, glazing or manufacturing. This class also includes tie, post or pole yards, including preserving.</p> <p>This does not include second hand materials for lumber yards, ladders, scaffolds, installation work, and rental of equipment or home improvement stores.</p>
27015	A	<p>Building or Premises -- Bank, office, mercantile or manufacturing -- Not occupied by the insured -- Lessor's risk only -- NOC -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Include the area of private garages when computing the premium.</p>
27010	A	<p>Building or Premises -- Bank, office, mercantile, or manufacturing -- Not occupied by the insured -- Lessor's risk only -- NOC -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Include the area of private garages when computing the premium.</p>
27020	A	<p>Building or Premises -- Office -- NOC -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Include the area of private garages when computing the premium.</p>
27025	A	<p>Building or Premises -- Office -- NOC -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Include the area of private garages when computing the premium.</p>
27030	A	<p>Building or Premises -- Office -- Occupied exclusively by employees of insured -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Include the area of private garages when computing the premium.</p>

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Code	Rating Base	Description
27035	A	Building or Premises -- Office -- Occupied exclusively by employees of insured -- Other than Not-For-Profit -- Including Products/Completed Work Include the area of private garages when computing the premium.
27040	A	Building or Premises Bank -- Including Products/Completed Work Include the area of private garages when computing the premium. Rate the following separately: sale of repossessed goods.
27045	A	Buildings or Premises -- Bank or office -- Mercantile or manufacturing (lessor's risk only) -- Maintained by the insured -- Not-For-Profit only -- Including Products/Completed Work This includes the area of private garages when computing the premium.
27050	A	Buildings or Premises -- Bank or office -- Mercantile or manufacturing (lessor's risk only) -- Maintained by the insured -- Other than Not-For-Profit -- Including Products/Completed Work This includes the area of private garages when computing the premium.
62010	P	Building Structure Raising or Moving This includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers. Attach endorsement GL-868/GL 0868, Exclusion -- Movement of Buildings or Structures.
40335	S	Bus Manufacturing or Assembling or Reconstruction
28110	E	Bus Stations or Terminals -- Including Products/Completed Work Rate the following separately: restaurants and refreshment stands.
36045	S	Buttons or Fasteners Manufacturing

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Code	Rating Base	Description
31505	P	<p>Cable Installation -- In conduits or subways</p> <p>Rate the following separately: conduit construction.</p>
31510	P	<p>Cable or Subscription Television Companies -- Including Products/Completed Work</p> <p>This includes installation of cable lines and related equipment at the customers' premises.</p> <p>Rate the following separately: cable television line construction as Telephone, Telegraph, or Cable Television Line Construction (code 32797).</p> <p>Include the payroll of outside salespersons, collectors, messengers, and clerical to compute the premium.</p>
62015	P	<p>Caisson or Cofferdam Work -- Not foundation for buildings</p> <p>This includes caisson work, not building foundations; cofferdam work, shaft sinking, tunneling, pile driving, excavation, masonry or concrete work or lining up to completion of substructure.</p> <p>Rate the following separately: subway construction.</p>
31515	P	<p>Caisson Work -- Building foundations</p> <p>This includes pile driving, excavation, masonry or concrete work up to completion of sub-structure. The manufacture of concrete piles at the job location or the pouring of concrete into hollow steel piles to be rated as Code 35030 Concrete Construction.</p>
21080	S	<p>Camera and Photographic Equipment Stores</p> <p>This includes incidental service and repair.</p>
40337	S	<p>Camper Bodies or Camper Trailers Manufacturing</p> <p>This does not include truck trailers manufacturing. If an auto hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.</p>
21085	S	<p>Camper or Travel Trailer Sales Agencies</p> <p>This includes incidental installation, service, or repair.</p>

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Code	Rating Base	Description
40339	S	Campers Manufacturing -- Self-powered This does not include truck trailers manufacturing. If an auto hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.
23060	S	Campgrounds -- Not-For-Profit only -- Including Products/Completed Work Professional liability is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.
23065	S	Campgrounds -- Other than Not-For-Profit -- Including Products/Completed Work Professional liability is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.
24505	CDS	Camps -- Other than Not-For-Profit -- Including Products/Completed Work Coverage for the operation of owned canoes and rowboats is included. Attach endorsement GL 0114, Boats. Professional liability is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services. Rate the following separately: motorboats/sailboats, outboard motors, saddle animals, campgrounds.
24510	CDS	Camps -- Not-For-Profit only -- Including Products/Completed Work Coverage for the operation of owned canoes and rowboats is included. Attach endorsement GL 0114, Boats. Professional liability is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services. Rate the following separately: motorboats/sailboats, outboard motors, saddle animals, campgrounds.
40341	S	Can Manufacturing -- Metal
38735	S	Candle Manufacturing

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Code	Rating Base	Description
38740	S	Candy or Confectionery Products Manufacturing
20010	S	Candy or Confectionery Stores Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition). To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.
46515	S	Car Washes -- Not self-service -- Including Products/Completed Work For premium purposes, include sales from towel dispensers, vacuum cleaners, food, vending machines, etc. This includes the operation of customer autos on insured premises. Attach endorsement GL 0869, Customer Autos on Insureds or Adjoining Premises. If an automobile hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists. This includes incidental greasing, polishing and servicing.
46520	S	Car Washes -- Self-service -- Including Products/Completed Work For premium purposes, include sales from towel dispensers, vacuum cleaners, food, vending machines, etc.
36050	S	Carbon Paper or Inked Ribbon Manufacturing
28115	S	Carnivals or Circus Companies -- Including Products/Completed Work
23070	S	Carnivals or Circuses in tents -- Sponsor's risk only -- Not-For-Profit only -- Including Products/Completed Work Attach endorsement GL-855/GL 0855, Exclusion -- Specified Hazards (Carnivals, Circuses and Fairs).
23075	S	Carnivals or Circuses in tents -- Sponsor's risk only -- Other than Not-For-Profit -- Including Products/Completed Work Attach endorsement GL-855/GL 0855, Exclusion -- Specified Hazards (Carnivals, Circuses and Fairs).

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Code	Rating Base	Description
31520	P	Carpentry -- Construction of dwellings not exceeding three stories
32521	P	Carpentry -- Interior This applies to installation of windows, doors, cabinets, etc., and does not apply to other carpentry operations at the same job.
31525	P	Carpentry -- NOC
32524	P	Carpentry -- Shop only Rate the following separately: commercial lumber yards, building material dealers, or fuel and material dealers.
36055	S	Carpet or Rug Manufacturing
46525	S	Carpet, Rug or Upholstery Cleaning -- Shop only -- Including Products/Completed Work
31530	P	Carpet, Rug, Furniture, or Upholstery Cleaning -- On customer's premises -- Including Products/Completed Work
21090	S	Catalog or Premium Coupon Redemption Stores
35560	S	Caterers This does not include concessionaires selling beverages or food at exhibitions, parks, shows, sport contests or theaters. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition). To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products. Rate the following separately: restaurants.
36060	S	Caulking Compounds, Putty Manufacturing
21095	AD	Caves -- Including Products/Completed Work This code is for tourist attractions.

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Code	Rating Base	Description
38745	S	Cellophane and Cellophane Products Manufacturing This does not include film.
38750	S	Cement, Concrete Mix or Plaster Manufacturing -- Packaged Rate the following separately: excavation, digging, dredging, or mining.
38755	S	Cement, or Plaster Manufacturing -- Bulk Rate the following separately: excavation, digging, dredging, or mining.
24515	AC	Cemeteries -- Not-For-Profit only -- Including Products/Completed Work This does not include churchyards used for burial purposes or crematory operations. Professional services are excluded. Attach endorsement GL 0955, Exclusion - Funeral Services.
24520	AC	Cemeteries -- Other than Not-For-Profit -- Including Products/Completed Work This does not include churchyards used for burial purposes or crematory operations. Professional services are excluded. Attach endorsement GL 0955, Exclusion - Funeral Services.
21510	S	Chairs -- Rented to others -- Including Products/Completed Work This includes: awnings or canopies, beach chairs and umbrellas, non-rolling chairs.
36065	S	Charcoal or Coal Briquette Manufacturing This includes charcoal distillation. This includes briquettes, composition logs and non-electrical or liquid fire starters.

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Code	Rating Base	Description
21515	S	Checkroom Concessions -- Including Products/Completed Work
28120	S	Chemical Wholesalers Rate formulating, mixing, or blending as manufacturing. If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.
40343	S	Chemical Manufacturing -- Commercial or Industrial -- NOC Rate the following separately: fertilizer manufacturing.
40345	S	Chemical Manufacturing -- Commercial or industrial -- Primarily flammable -- NOC Rate the following separately: fertilizer manufacturing.
40347	S	Chemical Manufacturing -- Commercial or Industrial -- Primarily toxic -- NOC Rate the following separately: fertilizer manufacturing.
40349	S	Chemical Manufacturing -- Commercial or industrial -- Toxic and flammable -- NOC Rate the following separately: fertilizer manufacturing.
40351	S	Chemical Manufacturing -- Household -- NOC This includes alcohol (not beverage) manufacturing, calcium carbide manufacturing, dry ice manufacturing, fire starters, or liquid fuel manufacturing.
40353	S	Chemical Manufacturing -- Household -- Primarily flammable -- NOC This includes alcohol (not beverage) manufacturing, calcium carbide manufacturing, dry ice manufacturing, fire starters, or liquid fuel manufacturing.

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Code	Rating Base	Description
40355	S	<p>Chemical Manufacturing -- Household -- Primarily toxic -- NOC</p> <p>This includes alcohol (not beverage) manufacturing, calcium carbide manufacturing, dry ice manufacturing, fire starters, or liquid fuel manufacturing.</p>
40357	S	<p>Chemical Manufacturing -- Household -- Toxic and flammable -- NOC</p> <p>This includes alcohol (not beverage) manufacturing, calcium carbide manufacturing, dry ice manufacturing, fire starters, or liquid fuel manufacturing.</p>
28125	S	<p>Children's Playcenter -- Indoor -- Including Products/Completed Work</p> <p>This does not apply when the playcenter is operated in connection with the business of the insured and on the same premises, if the insured's class is rated on sales.</p>
32527	P	Chimney Cleaning -- Including Products/Completed Work
38760	S	<p>China, Porcelain, Earthenware Manufacturing</p> <p>This includes construction or reconstruction of sheds or kilns.</p> <p>Rate the following separately: clay, shale, or sand digging, underground mining or quarrying.</p> <p>This does not include manufacturing of building materials, or the manufacture of bottles or jars.</p>
24525	A	<p>Churches or Other Houses of Worship -- Including Products/Completed Work</p> <p>Cemeteries located on the same premises and owned by the insured are included at no additional charge.</p> <p>Rate the following separately: camps and private residences (not occupied by clergy or other religious).</p> <p>Attach endorsement GL-107/GL 0107, Additional Insured -- Church Members, Officers, and Volunteer Workers.</p>

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Code	Rating Base	Description
32530	P	<p>Clay or Shale Digging</p> <p>This does not include canal, sewer or cellar excavation or underground mining.</p> <p>This includes the operation of crushers.</p> <p>Rate the following separately: gold dredging.</p>
38765	S	<p>Clay Products Manufacturing</p> <p>This includes refractory products, and the construction or reconstruction of kilns.</p> <p>Rate the following separately: clay, shale, or sand digging, underground mining or quarrying.</p> <p>This does not include the manufacture of bottles or jars.</p>
32533	P	<p>Cleaning -- Outside surfaces of buildings -- Including Products/Completed Work</p> <p>Rate the following separately: sandblasting operations.</p>
38770	S	<p>Clock Manufacturing</p> <p>Rate clocks used for timing, control, operation or regulation of machinery as Instrument Manufacturing.</p>
21100	S	<p>Clothing -- Including alterations -- Wholesale Stores</p> <p>This does not include manufacturing.</p>
38775	S	<p>Clothing Manufacturing</p> <p>This includes fur or pelt processing.</p> <p>This does not include retail stores.</p> <p>This does not apply to shoes, boots or slippers.</p>

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Code	Rating Base	Description
22525	S	<p>Clothing or Wearing Apparel Stores -- Not-For-Profit only</p> <p>This includes Army and Navy stores: clothing, millinery, and other wearing apparel, including footwear.</p> <p>Professional Services are excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p> <p>This does not include manufacturing.</p>
22530	S	<p>Clothing or Wearing Apparel Stores -- Other than Not-For-Profit</p> <p>This includes Army and Navy stores: clothing, millinery, and other wearing apparel, including footwear.</p> <p>Professional Services are excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p> <p>This does not include manufacturing.</p>
23080	A	<p>Club -- Civic, service, social -- Having buildings or premises owned or leased -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Use the total area of the ground on which the buildings are located to compute the exposure bases.</p> <p>Rate the following separately: camps; escalators; golfmobiles; grounds over 5 acres; motorboats/sailboats; outboard motors; private residences; saddle animals; skeet or trap shooting; ski-lifts or tows, not commercial; stadiums/ grandstands/bleachers; swimming pools/bathing beaches; toboggan slides, not commercial.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p>
23085	A	<p>Club -- Civic, service, social -- Having buildings or premises owned or leased -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Use the total area of the ground on which the buildings are located to compute the exposure bases.</p>

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Code	Rating Base	Description
		<p>Rate the following separately: camps; escalators; golfmobiles; grounds over 5 acres; motorboats/sailboats; outboard motors; private residences; saddle animals; skeet or trap shooting; ski-lifts or tows, not commercial; stadiums/ grandstands/bleachers; swimming pools/bathing beaches; toboggan slides, not commercial.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p>
23090	M	<p>Clubs -- Civic, service, social -- No building/ premises owned or leased by insured, except office -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes civic, fraternal, luncheon, service or social clubs which hire or rent premises only for specified days for meeting purposes.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p>
23095	M	<p>Clubs -- Civic, service, social -- No building/ premises owned or leased by insured, except office -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes civic, fraternal, luncheon, service or social clubs which hire or rent premises only for specified days for meeting purposes.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p>
23100	S	<p>Clubs -- Country or golf -- Including Products/Completed Work</p> <p>Use the total area of the ground on which the buildings are located to compute the exposure bases.</p> <p>Rate the following separately: camps; escalators; grounds over 5 acres; motorboats/sailboats; outboard motors; private residences; saddle animals; skeet or trap shooting; ski-lifts or tows, not commercial; stadiums/grandstands/bleachers; swimming pools/bathing beaches; toboggan slides, not commercial.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p> <p>This class includes golfmobiles rented to others. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.</p>

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Code	Rating Base	Description
28130	S	<p>Clubs -- Swimming -- Including Products/Completed Work</p> <p>Family memberships are to be considered one membership for rating purposes.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p> <p>Rate the following separately: commercially operated swimming pools, restaurants, and refreshment stands, and sales of sporting goods.</p>
23105	A	<p>Clubs -- Horseback riding -- No commercial instructions -- Including Products/Completed Work</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p> <p>Rate the following separately: camps; escalators; golfmobiles; grounds over 5 acres; motorboats/sailboats; outboard motors; private residences; saddle animals; skeet or trap shooting; ski-lifts or tows, not commercial; stadiums/ grandstands/bleachers; swimming pools/bathing beaches; toboggan slides, not commercial.</p> <p>Commercial riding instruction or the hiring of horses is not included in this classification.</p>
23110	S	<p>Clubs -- Racquet sports/handball -- Including Products/Completed Work</p> <p>Rate the following separately: camps; escalators; golfmobiles; grounds over 5 acres; motorboats/sailboats; outboard motors; private residences; saddle animals; skeet or trap shooting; ski-lifts or tows, not commercial; stadiums/ grandstands/bleachers; swimming pools/bathing beaches; toboggan slides, not commercial, restaurants and refreshment stands and sales of sporting goods.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p>

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Code	Rating Base	Description
22015	S	Coffee-Wholesale
36070	S	Coffins or Caskets Manufacturing
21520	S	Coin Washing Machines and Dryers -- Concessionaire's risk -- Including Products/Completed Work <p>This applies to the ownership, maintenance, and operation of washing machines located away from the insured premises.</p> <p>Self-service laundries are rated separately.</p> <p>Coverage for property damage to laundry or dry cleaning is excluded. Attach endorsement GL-238/GL 0238, Exclusion -- Property Damage to Laundry and Dry Cleaning.</p>
40359	S	Coke Manufacturing <p>This does not include oil refining.</p>
21525	S	Cold Storage Locker Establishments -- Including Products/Completed Work <p>Coverage for property damage to property entrusted to the insured is excluded. Attach endorsement GL 0971, Exclusion -- Property Entrusted.</p>
21105	S	Collectibles and Memorabilia Stores -- Including Products/Completed Work <p>Rate the following separately: antique furnishings.</p>
38780	S	Color or Pigment Manufacturing
28135	AC	Commercial Land -- Lessor's risk -- Land used for commercial purposes -- NOC -- Including Products/Completed Work
21530	S	Commercial Land -- Lessor's risk -- Retail gas or oil supply stations -- Including Products/Completed Work

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Code	Rating Base	Description
32536	P	<p>Commissary Work -- Including Products/Completed Work</p> <p>This applies only in connection with construction, erection, lumbering, or mining operations. This includes the payroll of cooks, waiters, waitresses, and all employees engaged in furnishing board or lodging.</p> <p>Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard -- Expanded Definition.</p> <p>To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p>
38785	S	<p>Communication or Recording Systems or Equipment Manufacturing -- Industrial or commercial</p>
38790	S	<p>Communication or Recording Systems or Equipment Manufacturing -- NOC</p>
32539	P	<p>Communications Equipment Installation -- Industrial or commercial</p> <p>Rate the following separately: erection of poles, stringing of wires, installation of service transformers on poles or building exteriors, or the making of service connections.</p>
27055	A	<p>Community Recreational Facilities -- Not government -- Including Products/Completed Work</p>
38795	S	<p>Composition Goods Manufacturing -- Not floor coverings</p>
62020	P	<p>Computer Consulting or Programming -- Including Products/Completed Work</p> <p>Computer instruction offered to the public for a fee is rated under the proper school code.</p> <p>This includes the payroll of all employees.</p> <p>Professional services are excluded. Attach endorsement GL 0956, Exclusion -- Professional Liability -- Electronic Data Processing Services and Computer Consulting or Programming Services.</p>
27060	A	<p>Computer Data Processing -- Time sharing -- Including Products/Completed Work</p>

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Code	Rating Base	Description
27510	A	Computer Data Processing Operations -- Including Products/Completed Work Professional services are excluded. Attach endorsement GL 0957, Exclusion -- Professional Liability -- Computer Data Processing.
38800	S	Computer Manufacturing Rate the following separately: computer software development. Rate installation, inspection, service, or repair of computers, word or data processors, or similar equipment as Office Machines or Appliances Installation. Coverage for liability arising out of the development, sale, licensing, franchising, or furnishing or computer operating systems developed by the insured are excluded. Attach endorsement GL 0846, Exclusion -- Professional Liability -- Computer Software.
31145	P	Computer Service or Repair
38805	S	Computer Software Manufacturing -- Pre-packaged For products liability, property damage to electronic data arising out of computer software programs developed or manufactured by the insured under any licensing franchising or similar agreement. Attach endorsement GL 0958, Exclusion -- Property Damage to Electronic Data (Computer Software Manufacturer).
28140	S	Computer Stores
21535	S	Concessionaires -- Including Products/Completed Work This includes concessionaires selling primarily beverages or food by means of hawking or peddling.
38810	S	Concrete-Mixed in Transit Rate the following separately: excavation, digging, dredging, or mining.
35030	P	Concrete Construction Rate the following separately: excavation, pile driving, and all work in sewers, tunnels, subways, caissons, or cofferdams and guniting.

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Code	Rating Base	Description
32542	P	<p>Concrete or Cement Distributing Towers -- Rented to others -- Including Products/Completed Work</p> <p>This applies to installation, repair, or removal operations only.</p>
38815	S	<p>Concrete or Plaster Products Manufacturing -- Not structural</p> <p>This includes concrete or cinder blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products.</p>
38820	S	<p>Concrete Products Manufacturing -- Prestressed</p> <p>This includes concrete or cinder blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products.</p>
38825	S	<p>Concrete Products Manufacturing -- Structural -- NOC</p> <p>This includes concrete or cinder blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products.</p>
27065	U	<p>Condominiums -- Residential -- Association risk -- Including Products/Completed Work</p> <p>Attach endorsement GL-160/GL 0160, Additional Insured -- Condominiums.</p>
27070	A	<p>Condominiums -- Commercial -- Bank or mercantile, manufacturing, or office (association risk only) -- Including Products/Completed Work</p> <p>For premium computation purposes the area includes the area of each unit and indoor parking areas.</p> <p>Attach endorsement GL-160/GL 0160, Additional Insured -- Condominiums.</p>
27075	A	<p>Condominiums -- Commercial shopping centers (association risk only) -- Including Products/Completed Work</p> <p>For premium computation purposes the area includes the following: the area of each unit, the entire area of public parking lots including lawns, dividers, etc., access roads maintained by the association that lead to or from parking areas.</p> <p>Attach endorsement GL-160/GL 0160, Additional Insured -- Condominiums.</p>

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Code	Rating Base	Description
27080	A	<p>Condominiums -- Commercial warehouses -- Manufacturing or private (association risk only) -- Including Products/Completed Work</p> <p>For premium computation purposes the area includes the area of each unit and indoor parking areas.</p> <p>Attach endorsement GL-160/GL 0160, Additional Insured -- Condominiums.</p>
32545	P	<p>Conduit Construction -- For cables or wires</p>
35255	S	<p>Construction or Project Manager -- NPD -- Including Products/Completed Work</p> <p>This applies to an independent contractor hired to manage a project by either an owner of a construction project or by a general contractor.</p> <p>This does not apply to an employee of a general contractor or to an engineer or architect that may also manage a construction project.</p> <p>The construction or project manager cannot engage in actual construction operations or hire subcontractors. However, the construction or project manager can schedule, sequence, and supervise subcontractors and their employees.</p> <p>Do not use this classification in conjunction with any of the Contractors -- Subcontracted work classifications.</p> <p>Professional services are excluded. Attach GL 0620, Exclusion -- Contractors Professional Liability.</p>
46530	P	<p>Consultants -- NOC -- Including Products/Completed Work</p> <p>This includes the payroll of consultants and support personnel at a client's facilities whether or not support personnel work directly with the client.</p> <p>The following consultants are rated separately: architectural, engineering, legal, medical, computer consulting.</p>
38830	S	<p>Contact Lenses Manufacturing</p>

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Code	Rating Base	Description
35035	P	<p>Contractors -- Executive supervisors or executive superintendents -- Including Products/Completed Work</p> <p>This applies to executive supervisors that have managerial responsibility for construction projects which is exercised through job superintendents.</p> <p>This does not apply to people who are directly in charge of daily construction operations.</p> <p>This is a NPD classification.</p>
62025	P	<p>Contractors -- NOC</p> <p>This class applies only when there is no other appropriate class.</p>
32835	P	<p>Contractors -- Snow and Ice Removal</p> <p>Include the payroll of the drivers and their helpers. Attach endorsement GL-0705, Snow And Ice Removal Operations, if an auto is used to remove snow and ice.</p>
62030	TC	<p>Contractors -- Subcontracted work -- In connection with construction, reconstruction, erection, or repair of buildings</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62035	TC	<p>Contractors -- Subcontracted work -- In connection with bridge, tunnel, elevated street, or highway construction, reconstruction, or repair</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62040	TC	<p>Contractors -- Subcontracted work -- In connection with building, construction, reconstruction, erection, or repair -- Apartment or office buildings over four stories</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>

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Code	Rating Base	Description
62045	TC	<p>Contractors -- Subcontracted work -- In connection with building, construction, reconstruction, erection, or repair -- For industrial use</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62050	TC	<p>Contractors -- Subcontracted work -- In connection with building, construction, reconstruction, erection, or repair -- One or two family dwellings</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62055	TC	<p>Contractors -- Subcontracted work -- In connection with construction, reconstruction, erection, or repair -- Not buildings -- NOC</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62060	TC	<p>Contractors -- Subcontracted work -- In connection with oil or gas field construction, reconstruction, or repair</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed. This includes oil or gas pipeline construction, reconstruction or repair.</p>
62065	TC	<p>Contractors -- Subcontracted work -- In connection with pipeline (other than oil or gas) or communication or power line construction, reconstruction, or repair</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62070	TC	<p>Contractors -- Subcontracted work -- In connection with street or highway construction or repair, not elevated</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>

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Code	Rating Base	Description
62075	TC	<p>Contractors -- Subcontracted work -- Other than construction related work</p> <p>This applies to contractors assigned to a contracting class for non-construction related work, only when such contractor(s) subcontracts all or part of the work to an insured subcontractor(s).</p> <p>Rate uninsured subcontractors that perform operations using the specific class of the operation they are performing.</p>
46535	S	<p>Contractors Equipment -- Hod or material platform hoists and equipment incidental thereto -- Rental to others with operators - Including Products/Completed Work</p> <p>This applies only to installation, repair, or removal operations and includes workmen and material hoists. This applies only at locations where no other construction operations are performed by the insured.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
46540	S	<p>Contractors Equipment -- Cranes, derricks, power shovels and equipment incidental thereto -- Rented to others without operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
62080	S	<p>Contractors Equipment -- Earth moving equipment other than cranes, derricks, and power shovels -- Rented to others with operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
46545	S	<p>Contractors Equipment -- Earth moving equipment other than cranes, derricks, and power shovels -- Rented to others without operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>

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Code	Rating Base	Description
46550	S	<p>Contractors Equipment -- Excluding autos -- Rented to others with operators -- NOC -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
46555	S	<p>Contractors Equipment -- Excluding autos -- Rented to others without operators -- NOC -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
46560	S	<p>Contractors Equipment -- Hod or material platform hoists and equipment incidental thereto -- Rented to others without operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
46565	S	<p>Contractors Equipment -- Ladders, scaffold, scaffolding, sidewalk bridges, towers and equipment incidental thereto, rented to others -- Including Products/Completed Work</p> <p>This does not include installation, repair, or removal. This does not include ladders rented by stores.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
46575	S	<p>Contractors Equipment -- Steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto -- Rented to others with operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>

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Code	Rating Base	Description
46580	S	<p>Contractors Equipment -- Steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto -- Rented to others without operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
46585	S	<p>Contractors Equipment -- Cranes, derricks, power shovels and equipment incidental thereto -- Rented to others with operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
22535	S	<p>Contractors Equipment Dealers -- Ladders, excluding hoists, scaffolds, or towers</p> <p>This does not include erection, repair, or demonstration away from the insured's premises.</p>
21110	S	<p>Contractors Equipment Dealers -- Ladders, hoists, scaffolds, or towers</p> <p>This does not include erection, repair, or demonstration away from the insured's premises.</p>
46570	S	<p>Contractor's Equipment -- Scaffolds, sidewalk bridges, hod, or material hoist towers -- Rented to others -- Installation, repair, or removal operations only -- Including Products/Completed Work</p> <p>This applies to installation, repair, or removal operations only.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
32548	P	<p>Contractors Permanent Yards -- Maintenance or storage of equipment or material -- Including Products/Completed Work</p> <p>Rate the following separately: mill operations or fabrication. NPD at location of construction operations.</p>

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Code	Rating Base	Description
28145	CVD	Conventions (sponsor's risk only) -- Not-For-Profit only -- Including Products/Completed Work
28150	CVD	Conventions (sponsor's risk only) -- Other than Not-For-Profit -- Including Products/Completed Work
24530	A	Convents and Monasteries -- Including Products/Completed Work Rate the following separately: schools, other than schools for novitiates, public chapels, churches, or operations conducted for commercial purposes.
46590	S	Copying and Duplicating Services -- Retail -- Including Products/Completed Work Rate the following separately: photo finishing laboratories.
38835	S	Cosmetics Manufacturing
21115	S	Cosmetics, Hair, or Skin Products Stores This includes incidental application of products for demonstration. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services. Rate the following separately: beauty parlors and styling salons.
35565	S	Cotton and Wool Merchants This includes baled cotton storage. This includes warehousing.
38840	S	Cotton Batting, Wadding, or Waste Manufacturing
46595	S	Cotton Compressing -- Including Products/Completed Work This includes warehousing.
38845	S	Cotton Gin Operations This includes installation or repair of equipment.

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Code	Rating Base	Description
62085	B	<p>Cotton Gin Operations -- Other than those performed for a fee per bale</p> <p>This applies to ginning cotton without a fee and obtaining the right to broker the cotton and/or seed for a commission or keeping the cotton seed.</p>
46600	S	<p>Crematories -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This does not include equipment rented to others.</p> <p>Rate the following separately: funeral homes or chapels.</p> <p>Professional services are excluded. Attach endorsement GL 0955, Exclusion -- Funeral Services.</p>
46605	S	<p>Crematories -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This does not include equipment rented to others.</p> <p>Rate the following separately: funeral homes or chapels.</p> <p>Professional services are excluded. Attach endorsement GL 0955, Exclusion -- Funeral Services.</p>
35040	P	<p>Crop -- Spraying -- By contractors -- Including Products/Completed Work</p> <p>This includes coverage for herbicide or pesticide operations. Attach endorsement GL 0891, Pesticide or Herbicide Applicator Coverage.</p>
80105	S	<p>Custom Farming -- Including Products/Completed Work</p> <p>Custom Farming means the use of farm machinery and operations for hire. Rate the following separately: furnishing or use of dusts, sprays, etc.</p>
38850	S	<p>Cutlery (Not Powered) and Flatware Manufacturing</p>

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Code	Rating Base	Description
38855	S	Dairy Products Manufacturing This includes milk depots or milk dealers (Including preparation of products for distribution). This does not include operations in connection with and on a dairy or general farm premises.
20015	S	Dairy Products Store -- Not-For-Profit only This does not apply to stores that serve food or drinks for consumption on premises.
20020	S	Dairy Products Store -- Other than Not-For-Profit This does not apply to stores that serve food or drinks for consumption on premises.
62090	P	Dam or Reservoir Construction (All operations other than blasting)
28155	E	Dam, Levee, or Dike -- Existence hazard only -- Including Products/Completed Work
21120	S	Dance Halls, Ballrooms or Discotheques -- Not-For-Profit only -- Including Products/Completed Work This includes incidental food or drink facilities but no table service. This does not apply to dance schools, night clubs, or similar establishments.
21125	S	Dance Halls, Ballrooms or Discotheques -- Other than Not-For-Profit -- Including Products/Completed Work This includes incidental food or drink facilities but no table service. This does not apply to dance schools, night clubs, or similar establishments.
24535	PR	Day Care Centers -- Not-For-Profit only -- Including Products/Completed Work Attach endorsement GL-886/GL 0886, Exclusion -- Medical Payments (Day Care Centers).
24540	PR	Day Care Centers -- Other than Not-For-Profit -- Including Products/Completed Work Attach endorsement GL-886/GL 0886, Exclusion -- Medical Payments (Day Care Centers).

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Code	Rating Base	Description
35045	P	Debris Removal -- Construction Site Rate the following separately: salvage operations.
20025	S	Delicatessen -- No consumption on premises
35570	S	Dental Laboratories Rate dental offices as medical offices.
21130	S	Department or Discount Stores This includes each location at which all of the conditions below are met: 1. The insured must employ an average of at least 25 employees, full-time or equivalent thereof, excluding drivers and their helpers. 2. The merchandise includes (a) wearing apparel, (b) house furnishings other than furniture, (c) at least one of the following: cosmetics, drugs, furniture, groceries or meat, hardware, jewelry, luggage, musical instruments, sporting goods, textile fabrics, or toys. 3. The combined annual sales of a. and b. in 2. above is over 50% of the total annual sales. Professional services are excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
35050	P	Detective or Investigative Agencies -- Private -- Including Products/Completed Work Personal and Advertising Injury Liability are excluded (if provided by the Commercial Liability Coverage). Attach endorsement GL-905/ GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability. Rate the following separately: security and patrol agencies.
40361	S	Detergent Manufacturing -- Household Rate the following separately: soap manufacturing.
40363	S	Detergent Manufacturing -- Other than household -- NOC Rate the following separately: soap manufacturing.

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Code	Rating Base	Description
38860	S	Dextrin Manufacturing
23515	S	Diagnostic Testing Labs -- Including Products/Completed Work Professional exclusions are excluded. Attach endorsement GL 0959, Exclusion -- Diagnostic Testing Laboratories.
40365	S	Die Castings Manufacturing
35055	P	Dike, Levee, or Revetment Construction (All operations other than blasting.)
38865	S	Distillation or Extraction -- NOC This does not include turpentine farms or the incidental distillation of turpentine or resin from tree gums. Rate the following separately: oil or fuel refineries, liquor manufacturing, food manufacturing, asphalt or tar distillation.
32551	P	Diving This applies only to risks involved in commercial diving operations.
35060	P	Dock Operations -- Coal, grain, or ore This includes tallymen or checking clerks engaged in connection with stevedoring work. Completed Work is included with respect to occurrences not on board vessels arising at the site of operations after their completion or abandonment.
38870	S	Door or Window Manufacturing -- NOC This includes sashes, frames, molding, and trim.
36075	S	Door or Window Manufacturing -- Wood This includes sashes, frames, molding, and trim.
32554	P	Door, Window or Assembled Millwork -- Installation -- Metal Rate the installation of windows or doors not metal as carpentry.

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Code	Rating Base	Description
32557	P	Draftsmen -- Including Products/Completed Work See the Classification Instructions for the definition of payroll. This applies to employed draftsmen who do office work only. Rate the following separately: engineers and architects.
28160	E	Drawbridges -- Existence hazard only -- Including Products/Completed Work
32560	P	Dredging This includes erection, maintenance, and repair as well as exploration. Rate the following separately: gold dredging.
32563	P	Drilling -- NOC -- NPD
32566	P	Drilling -- Water -- NPD
27515	AD	Drive-In Theaters -- Including Products/Completed Work When admission is charged per car, multiply the number of cars by 2.5 to compute the number of premium bases. Rate the following separately: mechanically operated amusement devices.
31150	P	Driveway, Parking Area, Sidewalk -- Paving Rate the following separately: excavation, filling and grading, and clearing right-of-way.
22545	S	Drug Wholesalers
40367	S	Drug Manufacturing -- Biological products This includes allergens, antitoxins, plasmas, serums, toxins, vaccines, or viruses. This includes the incidental manufacturing of ingredients.

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Code	Rating Base	Description
21135	S	<p>Drug Stores -- NOC</p> <p>Coverage for professional services is included when products coverage applies. Attach endorsement GL 0129 Pharmacists' Professional Liability Coverage.</p> <p>If coverage for professional services and products is not provided, Attach endorsement GL 0125, Exclusion -- Products and Pharmacist Professional Liability.</p>
40369	S	<p>Drug, Medicine, or Pharmacy Preparations Manufacturing -- For animal use -- NOC</p> <p>This includes the manufacturing of ingredients.</p>
40371	S	<p>Drug, Medicine, or Pharmacy Preparations Manufacturing -- Other than for animal use -- NOC</p> <p>This includes the manufacturing of ingredients.</p>
21140	S	<p>Drug Stores -- No table or counter service for beverages or food</p> <p>Coverage for professional services is included when products coverage applies. Attach endorsement GL 0129 Pharmacists' Professional Liability Coverage.</p> <p>If coverage for professional services and products is not provided, Attach endorsement GL 0125, Exclusion -- Products and Pharmacist Professional Liability.</p>
40373	S	Drums or Containers Manufacturing -- Metal
38875	S	Drums or Containers Manufacturing -- Plastic
32569	P	<p>Dry Wall or Wallboard Installation</p> <p>This does not apply to plastering.</p>
28165	S	<p>Dude Ranches -- Including Products/Completed Work</p> <p>Rate the following separately: saddle animals, bathing beaches, swimming pools, shooting ranges, and boats.</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion - Coverage M - Medical Payments.</p>

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Code	Rating Base	Description
80005	E	Dwellings -- Basic charge
25550	E	Dwellings -- Four Family -- (Lessor's Risk Only) -- Including Products/Completed Work <p>This includes dwellings owned by insureds allowing employees or others to occupy them with or without signing a lease or paying rent.</p> <p>This does not apply to buildings that are designed or that are occupied as both a dwelling and a business except where there is an incidental office, professional, private school or studio occupancy.</p>
25535	E	Dwellings -- One Family -- (Lessor's Risk Only) -- Including Products/Completed Work <p>This includes dwellings or apartments owned by insureds allowing employees or others to occupy them with or without signing a lease or paying rent.</p> <p>This also includes time-share apartment units for the exclusive use of company executives or employees.</p> <p>This does not apply to buildings that are designed or that are occupied as both a dwelling and a business except where there is an incidental office, professional, private school, or studio occupancy.</p>
25545	E	Dwellings -- Three Family -- (Lessor's Risk Only) -- Including Products/Completed Work <p>This includes dwellings owned by insureds allowing employees or others to occupy them with or without signing a lease or paying rent.</p> <p>This does not apply to buildings that are designed or that are occupied as both a dwelling and a business except where there is an incidental office, professional, private school, or studio occupancy.</p>
25540	E	Dwellings -- Two Family -- (Lessor's Risk Only) -- Including Products/Completed Work <p>This includes dwellings owned by insureds allowing employees or others to occupy them with or without signing a lease or paying rent.</p> <p>This does not apply to buildings that are designed or that are occupied as both a dwelling and a business except where there is an incidental office, professional, private school, or studio occupancy.</p>

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Code	Rating Base	Description
80010	FU	Dwellings -- Additional charge for a two-to four- family dwelling Rating based on Family Units in excess of one.
80015	E	Dwellings -- Additional charge for incidental office, professional, private school, or studio occupancy
80020	FU	Dwellings -- Additional charge for lessor's risk exposure

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35065	P	Electric Light or Power Companies -- Including Products/Completed Work This includes the payroll of outside salespersons, collectors, and meter readers. Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water or other utility designated in the schedule is excluded. Attach endorsement GL 0960, Failure to Supply Utilities. Rate the following separately: installation, servicing, rental or repair of appliances; construction of buildings, dams, and reservoirs; and store operations.
32572	P	Electric Light or Power Cooperatives -- REA projects only -- Includes Completed Work except for installation, service, repair of appliances REA means Rural Electrification Administration. This includes the payroll of outside salespersons, collectors, and meter readers. Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water or other utility designated in the schedule is excluded. Attach endorsement GL 0960, Failure to Supply Utilities. Superintendents, easement solicitors, and project coordinators are to be assigned to code 46720 Real Estate Agents from the time a project is initiated to the moment any portion of the system is energized. If the local cooperative does the preliminary line construction, the entire payroll of the employees involved is to be rated in this class. Rate the following separately: installation, servicing, rental or repair of appliances; construction of buildings, dams, and reservoirs; and store operations. This includes installation, service, or repair of antennas.

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Code	Rating Base	Description
32575	P	<p>Electric Light or Power Line Construction -- NOC</p> <p>NPD with codes: 35065 Electric Light or Power Companies; 32572 Electric Light or Power Cooperatives -- REA project only.</p>
32578	P	<p>Electric Light or Power Lines Construction -- REA projects only -- Including completed work</p> <p>NPD with codes: 35065 Electric Light or Power Companies; 32572 Electric Light or Power Cooperatives -- REA project only.</p>
31155	P	<p>Electrical Apparatus -- Installation, servicing, or repair -- NOC</p> <p>Rate the following separately: erection of poles, stringing of wires, installation of service transformers on poles or building exteriors, or the making of service connections.</p> <p>This includes installation, service, or repair of antennas.</p>
22550	S	Electrical Equipment Wholesalers
38880	S	<p>Electrical Equipment Manufacturing -- For direct and indirect application to the body -- NOC</p> <p>This includes the manufacturing of the following types of items: heating pads, massagers, curling irons, electrical toothbrushes, and infrared or sunray lamps.</p> <p>Rate X-ray, diathermy machines, or other such equipment under Medical, Dental, or Surgical Diagnostic Treatment Machines or Devices Manufacturing (use classification code 39120).</p> <p>Rate the following separately: electronic components manufacturing (use classification code 38910).</p>
38885	S	<p>Electrical Equipment Manufacturing -- Other than for direct and indirect application to the body -- NOC</p> <p>Rate the following separately: electronic components manufacturing (use classification code 38910).</p>
38890	S	Electrical Generating Machinery Manufacturing

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Code	Rating Base	Description
38895	S	Electrical Parts, Components, or Accessories Manufacturing -- NOC Rate the following separately: electronic components manufacturing (use classification code 38910).
38900	S	Electrical Power Distribution or Transmission Equipment Manufacturing -- NOC
38905	S	Electrical Wire or Cable Manufacturing This includes wire drawing and incidental wire stranding.
32581	P	Electrical Work -- Within buildings Rate the following separately: installation of electrical machinery, auxiliary apparatus, alarms, and alarm systems.
38910	S	Electronic Components Manufacturing Rate the following separately: electrical parts or accessories manufacturing.
38915	S	Electronic Games Manufacturing This includes juke boxes, slot machines, and video games.
21145	S	Electronics Store
40375	S	Electroplating
38920	S	Elevator Manufacturing Rate the following separately: installation, inspection, servicing or repair.
31160	P	Elevator or Escalator Inspecting, Installation, Servicing, Repair -- Including Products/Completed Work This applies only when the inspection is the insured's sole function.

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Code	Rating Base	Description
27520	A	<p>Employment Agencies -- Including Products/Completed Work</p> <p>Personal and Advertising Injury are excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>
38925	S	<p>Engine or Turbine Manufacturing -- NOC</p>
35070	P	<p>Engineers, Architects and Land Surveyors -- Not engaged in actual construction -- NPD -- Including Products/Completed Work</p> <p>Rate the following separately: draftsmen.</p> <p>Professional services are excluded. Attach endorsement GL 0961, Exclusion -- Professional Services -- Engineers, Architects, or Surveyors. However, if the insured is involved in the actual construction and is classified with one or more other contracting classifications and this classification, do not Attach endorsement GL 0961, Exclusion -- Professional Services -- Engineers, Architects, or Surveyors.</p>
46610	S	<p>Engraving -- Including Products/Completed Work</p>
62095	SH	<p>Entertainment Performed On Other's Premises -- Including Products/Completed Work</p> <p>This does not include operations at premises owned, leased, or controlled by the insured, or where the insured supervises seating arrangements, or supplies, ushers, ticket takers, or ticket sellers.</p>
21150	S	<p>Equipment, Fixtures, or Supplies -- For bars, hotels, offices, restaurants, stores -- wholesalers</p> <p>This does not apply to furniture dealers.</p>
36080	S	<p>Escalator or Moving Sidewalk Manufacturing</p>

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Code	Rating Base	Description
46740	P	<p>Event, Party, or Wedding Planners -- Including Products/Completed Work</p> <p>This applies to independent contractors hired solely to plan or arrange various events, whether or not on the insured's own premises.</p> <p>Rate the following separately: catering; and halls owned by the insured.</p>
32584	P	<p>Excavation -- NOC</p> <p>This includes burrowing, filling, or backfilling.</p>
40377	S	Exercise or Playground Equipment Manufacturing
27085	A	<p>Exhibition or Convention Buildings, Armories or Auditoriums -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Rate the following separately: refreshment stands.</p>
27090	A	<p>Exhibition/Convention Buildings, Armories or Auditoriums -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Rate the following separately: refreshment stands.</p>
23115	AD	<p>Exhibitions -- In building -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes athletic or sports contests.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
23120	AD	<p>Exhibitions -- In building -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes athletic or sports contests.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>

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Code	Rating Base	Description
28170	EX	<p>Exhibitions -- In building -- No admission -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
28175	EX	<p>Exhibitions -- In building -- No admission -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
28180	S	<p>Exhibitions -- Outside -- No grandstands or Stadiums -- NOC -- Including Products/Completed Work</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
62100	S	<p>Explosives or Fireworks Manufacturing</p> <p>Rate the following separately: exhibition work.</p> <p>This includes the manufacturing of caps, primers, and detonators.</p>
32587	P	<p>Express Companies -- Including Products/Completed Work</p> <p>This includes the payroll of terminal employees, dispatchers, and garage repair individuals.</p> <p>This does not include collection or delivery employees who operate on foot only.</p> <p>Rate the following separately: storage warehouse employees.</p>

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Code	Rating Base	Description
46615	S	Exterminators -- Including Products/Completed Work This includes termite control. This does not include the use of gas. Coverage for herbicide and pesticide applicator coverage is included. Attach endorsement GL 0891, Herbicide and pesticide Applicator Coverage. Rate the following separately: fumigating and crop spraying.
38930	S	Extract Manufacturing This includes distillation of essential oils.
38935	S	Eyeglass Lens Manufacturing Rate the following separately: contact lens manufacturing and optical goods manufacturing.

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Code	Rating Base	Description
35575	S	Fabric Wholesalers This does not include rag or paper stock dealers. This applies to new goods or textile fabrics only.
35580	S	Fabric Stores This does not include rag or paper stock dealers.
28185	E	Fair Grounds -- Non-operating season -- Including Products/Completed Work Rate the following separately: buildings on the premises open the year round.
23125	S	Fairs -- Outside -- Operators risk only -- Including Products/Completed Work Rate the following separately: carnivals, amusement parks, amusement devices, sponsors of fairs as carnivals. Coverage for injury or damage from mechanically operated amusement devices is excluded. Coverage for bodily injury to participants in athletic activities is excluded. Attach endorsement GL-855/GL 0855, Exclusion -- Specified Hazards (Carnivals, Circuses and Fairs).
80115	F	Farm -- Includes residence -- More than 160 acres, less than or equal to 500 -- Including Completed Work Rate the following separately: 80140 Farm Products.
80120	F	Farm -- Includes residence -- More than 500 acres -- Including Completed Work Rate the following separately: 80140 Farm Products.
80110	F	Farm -- Includes residence -- Not more than 160 acres -- Including Completed Work Rate the following separately: 80140 Farm Products.

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Code	Rating Base	Description
32590	P	Farm Machinery Operations -- By contractors -- Including Products/Completed Work This includes hay baling.
80140	S	Farm Products This applies to dairy products (except for creameries or products sold by the insured by route delivery), livestock or poultry products (except for breeders, hatcheries, or dealers), field crops, vegetables, fruits, nuts, and forest products. This does not include processed foods when such sales exceed 10% of the total sales.
80130	S	Farms -- Fruit or Vegetable -- Picking by public -- No off-ground picking Rate the following separately: 80140 Farm Products.
80135	S	Farms -- Fruit or Vegetable -- Picking by public -- Including off-ground picking Rate the following separately: 80140 Farm Products.
38940	S	Feed Manufacturing Rate the following separately: pet food.
35585	S	Fence Retail This includes installation or erection of fences.
32593	P	Fence Erection
35590	S	Fertilizer Retail and Wholesale -- Including application This includes liquid fertilizer application. Rate the following separately: anhydrous ammonia retailers and wholesalers. If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.

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Code	Rating Base	Description
38945	S	Fertilizer Manufacturing This includes dry mixing plants.
38950	S	Fiber Manufacturing -- Synthetic This includes manufacturing of yarns.
38955	S	Fiber Manufacturing -- NOC
38960	S	Fiberglass Manufacturing
27525	A	Fire Departments -- Other than volunteer -- NOC -- Including Products/Completed Work This classification includes volunteer workers participating in first aid, rescue squads, or ambulances operated in connection with fire departments. Professional services are excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services. Coverage does not apply to bodily injury to volunteer firefighters, whether or not members of your organization. Attach endorsement GL-859/GL 0859, Exclusion -- Volunteer Firefighter. If by law, liability is imposed on the insured to pay benefits or medical expenses in the event of bodily injury to volunteer firemen, regardless of negligence, refer to the company.
27530	A	Fire Departments -- Volunteer -- Including Products/Completed Work This classification includes volunteer workers participating in first aid, rescue squads, or ambulances operated in connection with fire departments. Professional services are excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services. Coverage does not apply to bodily injury to volunteer firefighters, whether or not members of your organization. Attach endorsement GL-859/GL 0859, Exclusion -- Volunteer Firefighter. If by law, liability is imposed on the insured to pay benefits or medical expenses in the event of bodily injury to volunteer firemen, regardless of negligence, refer to the company.

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Code	Rating Base	Description
31165	P	Fire Extinguishers -- Servicing, refilling, or testing This includes incidental sales.
40379	S	Fire Extinguishers Manufacturing
22555	S	Fire Protection Equipment Retailers and Wholesalers This includes smoke or explosion suppression systems.
31170	P	Fire Suppression Systems -- Installation, servicing, or repair This includes incidental sales, servicing and installation of alarms that are part of the system.
40381	S	Fire Suppression System Manufacturing
38965	S	Firearms Manufacturing This includes gunsmithing and incidental sales of small arms. Rate the following separately: shell loading.
32596	P	Fireproofing-Structures This applies only to work performed separately from other construction.
23130	L/D	Fireworks Exhibitions -- Sponsor's risk -- Not-For-Profit only -- Including Products/Completed Work This does not apply to an insured who sets up fireworks.
23135	L/D	Fireworks Exhibitions -- Sponsor's risk -- Other than Not-For-Profit -- Including Products/Completed Work This does not apply to an insured who sets up fireworks.
23140	S	Fireworks Exhibitions -- Contractors risk only -- Including Products/Completed Work
28190	E	Fishing Piers -- Commercially operated -- Including Products/Completed Work Rate the following separately: sales of sporting goods and clothing.

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Code	Rating Base	Description
23145	S	Fishing Ponds or Lakes -- Commercially operated -- Including boats rented by insured -- Including Products/Completed Work Attach endorsement GL 0114, Boats.
22560	S	Floor Covering Wholesalers
32599	P	Floor Covering Installation -- Not ceramic tile or stone
40383	S	Floor Covering Manufacturing -- Not carpets, rugs, ceramic, or stone tiles This does not include carpets or rugs manufacturing.
21155	S	Floor Covering Stores
32602	P	Floor Waxing -- Including Products/Completed Work This class does not apply at locations where an insured routinely performs janitorial service.
21160	S	Florists -- Including Products/Completed Work
36085	S	Food Products Manufacturing -- Not dry -- NOC This does not apply to meat, fish, or poultry processing.
36090	S	Food Products Manufacturing -- Dry This does not apply to meat, fish, or poultry processing.
36095	S	Food Products Manufacturing -- Frozen This does not apply to meat, fish, or poultry processing.
36100	S	Food Products Manufacturing -- Not dry -- In glass containers This does not apply to meat, fish, or poultry processing.
46620	P	Forestry Services Operations -- Including Products/Completed Work This includes reforestation, timber cruising, firelighting and forest management.

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Code	Rating Base	Description
36105	S	Forging Work -- NOC This includes trimming.
21165	S	Formal Wear or Costumes -- Rented to others -- Including Products/Completed Work
40385	S	Foundries
62105	P	Freight Forwarders or Handlers -- Packing, handling, or shipping, explosives, or ammunition under contract -- Including Products/Completed Work Completed Work included for occurrences not on board vessels arising at the operations site after completion or abandonment. This applies to packing, handling, checking, or shipping merchandise on docks or railroad platforms. Rate the following separately: stevedoring.
32605	P	Freight Forwarders or Handlers -- NOC -- Including Products/Completed Work Completed Work included for occurrences not on board vessels arising at the operations site after completion or abandonment. This applies to packing, handling, checking, or shipping merchandise on docks or railroad platforms. Refrigerator car loading or unloading: this includes caring for freight in cars during transit. Rate the following separately: stevedoring.
22025	S	Frozen Food -- Wholesale This does not apply to meat, fish, seafood, or poultry.
46625	S	Fruit or Vegetable -- Harvesting contractors -- Including Products/Completed Work Rate the following separately: produce handling or packing.

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Code	Rating Base	Description
20030	S	Fruit or Vegetable Retail This includes fruit and vegetable stores.
36110	S	Fruit or Vegetable Juice Manufacturing -- Beverage -- No bottling of carbonated beverages
22030	S	Fruits and Vegetables -- Wholesale
35595	S	Fuel Dealers & Distributors -- Coal or wood
35600	GN	Fuel, Oil, or Kerosene Retail Rate the following separately: fuel oil or kerosene containers loaned or rented to others. Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water or other utility designated in the schedule is excluded. Attach endorsement GL 0960, Failure to Supply Utilities. If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.
35605	GN	Fuel, Oil, or Kerosene Wholesalers Rate the following separately: retail operations. Rate the following separately: fuel oil or kerosene containers loaned or rented to others. Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water or other utility designated in the schedule is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.

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		If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.
46630	S	Fumigating -- Including Products/Completed Work This includes coverage for herbicide/pesticide operations. Attach endorsement GL 0891, Pesticide or Herbicide Applicator Coverage.
46635	S	Funeral Home or Chapels -- Including Products/Completed Work Professional services are excluded. Attach endorsement GL 0955, Exclusion - Funeral Services.
21170	S	Fur -- Includes alterations -- Wholesale
38970	S	Fur Garment Manufacturing This includes fur or pelt processing. This does not include retail stores.
38975	S	Fur or Pelt processing
32608	P	Furniture and Fixtures -- Installation in offices or stores -- Portable -- Metal or wood -- NOC
38980	S	Furniture Manufacturing or Assembling -- Infants This does not include step ladders or stools.
38985	S	Furniture Manufacturing or Assembling -- Wood This includes cabinet makers. Rate and class the following separately: step ladders and stool manufacturing.
38990	S	Furniture Manufacturing or Assembling -- Other than wood This does not include step ladders or stools.

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Code	Rating Base	Description
46640	S	Furniture or Woodwork Stripping, Refinishing, or Repairing -- Shop only -- Including Products/Completed Work
21175	S	Furniture Stores -- Not-For-Profit only Rate the following separately: furniture repair.
21180	S	Furniture Stores -- Other than Not-For-Profit Rate the following separately: furniture repair.

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Code	Rating Base	Description
40387	S	Galvanizing or Tinning
28195	P	<p>Gambling -- Casinos</p> <p>This class applies to all premises and operations of the insured casino. Some of the exposures that fall under this class are: casino and gaming equipment; hotel, restaurant, bars, food stands and retail establishments; theaters, entertainment and performances; sports arenas and sport related competitions and events; conventions and exhibitions; security and credit operations.</p> <p>This includes the payroll of all employees of all named insureds for premium purposes.</p>
28200	P	<p>Gambling -- Incidental to other operations -- Including Products/Completed Work</p> <p>Payroll is limited to employees directly involved in gambling operations or any employee whose responsibilities support gambling operations.</p>
28205	AC	Garbage or Refuse Dumps (including landfills)
28210	AC	<p>Garbage Works -- Including Products/Completed Work</p> <p>This includes separation for recycling, reduction or incineration.</p>
32611	P	<p>Garbage, Ash or Refuse Collecting -- Including Products/Completed Work</p> <p>Rate the following separately: reduction, rendering, or fertilizer plants.</p>
32614	P	<p>Gas Co -- NOC -- Including Products/Completed Work</p> <p>This includes the payroll of outside salespersons, collectors, and meter readers.</p> <p>Rate the following separately: construction of buildings or gas holders, the installation, servicing or repair of appliances.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply gas is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p>

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Code	Rating Base	Description
35075	P	<p>Gas Companies -- Natural gas -- Local distribution -- Including Completed Work except for installation, servicing, or repair of appliances -- Including Products/Completed Work</p> <p>This includes the payroll of outside salespersons, collectors, and meter readers.</p> <p>Rate the following separately: drilling and operation of wells, construction and operation of cross country pipe lines, construction of buildings or gas holders, the installation, servicing or repair of appliances.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply gas is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p>
35610	GN	<p>Gas Retail -- Liquefied petroleum gas</p> <p>Rate the following separately: distribution by pipe line, gas main or piping; sale, installation, repair or service of gas systems or customer's equipment.</p> <p>If a record of the gallons sold is not available determine the number of gallons by dividing the number of pounds by 4.6.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p> <p>If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.</p>
62110	GN	<p>Gas Retail or Wholesale -- NOC</p> <p>Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p>

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Code	Rating Base	Description
		<p>If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.</p>
35615	GN	<p>Gas Wholesalers -- Liquefied petroleum gas</p> <p>The following to be separately rated: distribution by pipe line, gas main, or piping; sale, installation, repair or service of gas systems or customer's equipment.</p> <p>If a record of the gallons sold is not available determine the number of gallons by dividing the number of pounds by 4.6.</p> <p>This includes bulk sales made for agricultural or industrial use, but does not include sales to domestic consumers.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p> <p>If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.</p>
32617	P	<p>Gas Mains or Connections Construction -- NPD</p> <p>This includes tunneling at street corners only.</p> <p>This does not include the construction of pipe lines between natural gas producing fields and points of connection with local distributing systems.</p> <p>This is an NPD class with gas companies, gas works, or gas wholesalers.</p>
80205	S	Gas Manufacturing -- Industrial -- NOC
80210	S	Gas Manufacturing -- Oxygen, hydrogen, acetylene

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Code	Rating Base	Description
32620	P	Gas Pipe Lines -- Operation and maintenance -- Including Products/Completed Work Construction, operation of wells, or oil refining to be separately rated.
35620	GN	Gas Station -- Full service and self-service combined This includes the operation of customer autos on insured's premises. Attach endorsement GL 0869, Customer Autos on Insured or Adjoining Premises. Rate the following separately: self-service auto laundries operated in connection with gas stations, car washes, retail store operations.
35625	GN	Gas Stations -- Full service This includes the operation of customer autos on insured's premises. Attach endorsement GL 0869, Customer Autos on Insured or Adjoining Premises. Rate the following separately: self-service auto laundries operated in connection with gas stations, car washes, retail store operations.
38995	GN	Gasoline Wholesalers This does not include the handling of fuel oil. Rate the following separately: operation of retail gasoline stations. Fuel oil or kerosene containers and gasoline pumps and tanks loaned or rented to others to be separately rated. If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.

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Code	Rating Base	Description
62115	P	Gasoline Recovery -- From casing head Coverage does not apply to property damage arising out of the underground resource and equipment hazard. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.
46645	S	Gemstone Cutting or Polishing
35080	P	Geophysical Exploration -- NOC -- Including Products/Completed Work This includes payroll of all employees.
62120	P	Geophysical Exploration -- Seismic method -- Including Products/Completed Work This includes payroll of all employees.
21185	S	Gift Shops -- Other than Not-For-Profit
21190	S	Gift Shops -- Not-For-Profit only
35630	S	Glass Retail and Glaziers This includes grinding, beveling, bending, or silvering of plate glass.
39000	S	Glass or Glassware Manufacturing This includes lamp manufacturing, incandescent, light bulb manufacturing, mirror manufacturing, rhinestone manufacturing, stained glass products manufacturing. This does not include the manufacture of bottles or jars.
32623	P	Gold Dredging -- Endless bucket or ladder type This includes exploration operations, erection, maintenance, and repair of dredges.
32626	P	Gold Dredging -- Floating dragline type This includes exploration operations, erection, maintenance, and repair of dredges.

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Code	Rating Base	Description
23150	S	Golf Courses -- Municipal or public -- Including Products/Completed Work This includes golfmobiles rented to others and users of golfmobiles as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles. This includes golf driving ranges operated in connection with the golf course. Rate the following separately: restaurants.
23155	S	Golf Driving Ranges -- Including Products/Completed Work
23160	S	Golfmobiles -- Loaned or rented to others -- Including Products/Completed Work This includes users of golfmobiles as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.

Governmental Subdivisions -- Not State or Federal

Refer to the specific governmental subdivision classification shown below.

This includes elected or appointed officials for the governmental subdivision as additional insureds. Attach endorsement GL 0962, Governmental Subdivisions.

Rate the following separately:

- amusement parks;
- exhibition or convention buildings (including arenas and auditoriums);
- dams, levees, or dikes - existence hazard;
- golf courses;
- housing projects;
- lakes or reservoirs - existence hazard;
- medical care facilities and services;
- penal institutions, jails;
- schools or colleges;
- ski facilities;

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Code	Rating Base	Description
		<ul style="list-style-type: none"> -- stadiums, bleachers, or grandstands with total seating capacity in excess of 5,000; -- streets, roads, highways, or bridges - existence hazard and maintenance hazard; -- street, road, highway, or bridge construction; -- transportation systems, facilities, and services including airports, bus systems or other mass transit facilities such as subways and aircraft; -- utilities - electric, gas, water, steam; -- wharves, piers, docks, marinas, and watercraft; -- zoos;
90905	O	Municipalities with population under 2,500 -- Including Products/Completed Work
90910	O	Municipalities with population of 2,501-10,000 -- Including Products/Completed Work
90915	O	Municipalities with population of 10,001-25,000 -- Including Products/Completed Work
90920	O	Municipalities with population of 25,001-50,000 -- Including Products/Completed Work
90925	O	Municipalities with population of 50,001-100,000 -- Including Products/Completed Work
90930	O	Municipalities with population of 100,001-250,000 -- Including Products/Completed Work
90935	O	Municipalities with population over 250,000 -- Including Products/Completed Work
90940	O	Counties or parishes with population under 10,000 -- Including Products/Completed Work
90945	O	Counties or parishes with population of 10,001-25,000 -- Including Products/Completed Work
90950	O	Counties or parishes with population of 25,001-50,000 -- Including Products/Completed Work
90955	O	Counties or parishes with population of 50,001-100,000 -- Including Products/Completed Work

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Code	Rating Base	Description
90960	O	Counties or parishes with population of 100,001-250,000 -- Including Products/Completed Work
90965	O	Counties or parishes with population over 250,000 -- Including Products/Completed Work
32629	P	Grading of Land -- NOC Rate the following separately: canal or cellar excavation, road or street construction, or tunneling.
35085	P	Grain Elevator Operation This includes the payroll of local managers. Rate floating elevator operations as vessels.
35635	S	Grain Milling Rate the following separately: animal feed manufacturing.
40389	S	Graphite Manufacturing
80125	AN	Grazing Animals -- Away from premises Use the maximum number of animals away from the insured's premises at any one time to compute the number of premium bases.
32632	P	Greenhouse or Hot House Erection -- All operations
22035	S	Grocery -- Wholesale Rate the following separately: wholesale operations of frozen food, meat, fish, seafood, or poultry and fruits and vegetables.
28230	S	Guides or Outfitters -- Including Products/Completed Work This applies to outfitters that take people on outdoor expeditions for a fee or charge. It does not include operators of charter or party boats. This does not include medical payments. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.

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Code	Rating Base	Description
35090	P	Guniting or Shot-crete
32635	P	Gunsmiths
		This includes gunsmithing and incidental sales of small arms.
		Rate the following separately: shell loading.

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Code	Rating Base	Description
27535	A	Halls -- Not-For-Profit only -- Including Products/Completed Work Rate the following separately: restaurants operated by the insured.
27540	A	Halls -- Other than Not-For-Profit -- Including Products/Completed Work Rate the following separately: restaurants operated by the insured.
31535	P	Handyman The insured is generally not licensed in a trade or not trained as a professional artisan. The insured is usually hired to do miscellaneous home repairs.
21195	S	Hardware Stores Rate installation, service or repair done for customers away from the insured's premises using the appropriate Contractor class.
22565	S	Hardware and Tool Wholesale
35640	S	Hay, Grain, or Feed Retail Rate the following separately: grain elevator operations.
62125	P	Hazardous Materials Contractors This applies to insureds involved in repair, removal, encapsulation etc. of material from structures because it is harmful to health. Attach endorsement GL 0963, Hazardous Material Contractor. This class does not apply to risks involved in waste management or engaged in testing, monitoring, cleaning up, removing, containing, treating, detoxifying, or neutralizing pollutants at any waste disposal or dump sites. Rate the following separately: debris removal from a construction site, installation of insulation, and salvage.

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Code	Rating Base	Description
23520	A	Health Care Facilities -- Clinics treating outpatients only -- Not-For-Profit only -- Including Products/Completed Work This includes dispensaries or infirmaries, with no regular bed facilities. Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services. Rate the following separately: physician offices used for private practice, dwelling used for private residence, and staff living quarters.
23525	A	Health Care Facilities -- Clinics treating outpatients only -- Other than Not-For-Profit -- Including Products/Completed Work This includes dispensaries or infirmaries with no regular bed. Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services. Rate the following separately: physician offices used for private practice, dwellings used for private residence, and staff living quarters.
23530	S	Health Care Facilities -- Convalescent or nursing homes -- Not mental -- Not-For-Profit only -- Including Products/Completed Work This does not include risks with surgical operating room facilities, laboratory or medical departments or X-ray apparatus. Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services. Rate the following separately: dwellings used for private residences, and staff living quarters. For rating purposes, gross sales include governmental subsidies and any other charitable donations.

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Code	Rating Base	Description
23535	S	<p>Health Care Facilities -- Convalescent or nursing homes -- Not mental -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This does not include risks with surgical operating room facilities, laboratory or medical departments or X-ray apparatus.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and physician staff living quarters.</p> <p>For rating purposes, gross sales include governmental subsidies and any other charitable donations.</p>
23540	A	<p>Health Care Facilities -- Homes for handicapped or orphaned -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and staff living quarters.</p>
23545	A	<p>Health Care Facilities -- Homes for handicapped or orphaned -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and staff living quarters.</p>
23550	A	<p>Health Care Facilities -- Homes for the aged -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes residential facilities for the elderly with limited medical care.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and staff living quarters.</p>

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Code	Rating Base	Description
23555	A	Health Care Facilities -- Homes for the aged -- other than Not-For-Profit -- Including Products/Completed Work This includes residential facilities for the elderly with limited medical care. Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services. Rate the following separately: dwellings used for private residences, and staff living quarters.
23560	A	Health Care Facilities -- Hospitals -- Not-For-Profit only -- Including Products/Completed Work This includes nurses' homes. Rate the following separately: private residences. Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.
23565	A	Health Care Facilities -- Hospitals -- Other than Not-For-Profit -- Including Products/Completed Work This includes nurses' homes. Rate the following separately: private residences. Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.
23570	A	Health Care Facilities -- Mental -- Psychopathic -- Not-For-Profit only -- Including Products/Completed Work This includes facilities for the restraint and treatment of drug, or alcohol, and mental cases. Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services. Rate the following separately: dwellings used for private residences, and staff living quarters.

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Code	Rating Base	Description
23575	A	<p>Health Care Facilities -- Mental -- Psychopathic -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes facilities for the restraint and treatment of drug, alcohol, and mental cases.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and staff living quarters.</p>
23580	A	<p>Health Care Facilities -- Alcohol and drug -- Not-For-Profit only - - Including Products/Completed Work</p> <p>This applies to facilities for the treatment of drug or alcohol cases on a voluntary inpatient basis. The facility has regular boarding services.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p>
23585	A	<p>Health Care Facilities -- Alcohol and drug -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This applies to facilities for the treatment of drug or alcohol cases on a voluntary inpatient basis. The facility has regular boarding services.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p>
23165	S	<p>Health or Exercise Clubs -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL-875/GL 0875, Exclusion -- Professional Liability -- Health and Exercise Clubs.</p> <p>Do not include onetime initiation fees in the premium computation.</p> <p>Rate the following separately: sales of used exercise equipment, sales of sporting goods, and restaurants and refreshment stands.</p>

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Code	Rating Base	Description
23170	S	<p>Health or Exercise Facilities -- Commercially operated -- Including Products/Completed Work</p> <p>This applies to health or exercise facilities open to the public.</p> <p>Coverage for professional services is excluded. Attach endorsement GL-875/GL 0875, Exclusion -- Professional Liability -- Health and Exercise Clubs.</p> <p>Do not include onetime initiation fees in the premium computation.</p> <p>Rate the following separately: sales of used exercise equipment, sales of sporting goods, and restaurants and refreshment stands.</p>
20035	S	<p>Health or Natural Food Stores</p> <p>This includes fruit and vegetable stores.</p>
21200	S	<p>Hearing Aid Services Stores</p> <p>Coverage for professional services may be included. Attach endorsement GL 0124 Optical and Hearing Aid Establishments. This endorsement includes coverage for bodily injury or property damage from hearing aid products and services furnished by the insured.</p> <p>If coverage for professional services and products is not provided, Attach endorsement GL 0964, Exclusion -- Products and Professional Services (Optical and Hearing Aid Establishments).</p>
39005	S	<p>Heating Equipment Manufacturing -- Coal or wood</p> <p>This applies to heaters, combined heating and air conditioning units, stoves, furnaces or stokers.</p> <p>This includes ducts and piping.</p> <p>Rate the following separately: installation, service, or repair.</p>
39010	S	<p>Heating Equipment Manufacturing -- Electric</p> <p>This applies to heaters, combined heating, and air conditioning units, stoves, furnaces or stokers.</p> <p>This includes ducts and piping.</p> <p>Rate the following separately: installation, service, or repair.</p>

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39015	S	<p>Heating Equipment Manufacturing -- Fuel, oil, or kerosene</p> <p>Rate the following separately: installation, service, or repair.</p>
40391	S	<p>Heating Equipment Manufacturing -- Gas or Liquefied Petroleum Gas</p> <p>This applies to heaters, combined heating, and air conditioning units, stoves, furnaces, or stokers.</p> <p>This includes ducts and piping.</p> <p>Rate the following separately: installation, service, or repair.</p>
62130	P	<p>Heating or Combined Heating and Air Conditioning Systems or Equipment -- Retailers or wholesalers -- Installation, service, or repair</p> <p>This includes duct work and piping, and shop and retail stores or display rooms. This does not include stores engaged in the sale of household type appliances. This includes installation, servicing, or repair of liquefied petroleum gas systems, piping, or customer's equipment by liquefied petroleum gas distributors.</p> <p>This applies to heaters, combined heating, and air conditioning units, stoves, furnaces or stokers.</p>
31175	P	<p>Heating or Combined Heating and Air Conditioning Systems or Equipment -- Retailers or wholesalers and installation, service, or repair -- No liquefied petroleum gas equipment sales or work</p> <p>This includes duct work and piping, and shop and retail stores or display rooms. This does not include stores engaged in the sale of household type appliances. This does not include installation, servicing, or repair of liquefied petroleum gas systems, piping, or customer's equipment by liquefied petroleum gas distributors.</p> <p>This applies to heaters, combined heating, and air conditioning units, stoves, furnaces or stokers.</p>

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Code	Rating Base	Description
22570	S	<p>Heating or Combined Heating and Air Conditioning Equipment - - Retailers or wholesalers only</p> <p>This class applies to sales operations only.</p> <p>Rate the following separately: risks with combined sales, installation, servicing, or repair or risks which do installation, servicing and repair only.</p> <p>This applies to heaters, combined heating, and air conditioning units, stoves, furnaces or stokers.</p> <p>This includes ducts and piping.</p>
21205	S	<p>Hide Retailers and Wholesalers -- Raw</p> <p>Rate the following separately: sale of fur and pelts.</p>
21210	S	<p>Hobby, Model Maker, or Artist's Supply Stores</p> <p>This includes incidental instruction.</p>
28235	P	<p>Home Health Care Services -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>For premium purposes payroll is limited to employees such as nurses who perform health care services in patients' homes.</p>
28240	P	<p>Home Health Care Services -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>For premium purposes payroll is limited to employees such as nurses who perform health care services in patients' homes.</p>
35645	S	<p>Home Improvement Stores</p> <p>Incidental Lumberyard operations are included.</p> <p>Rate the following separately: renting of equipment and appliances; installation work.</p>

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Code	Rating Base	Description
39020	S	Hone, Oil Stone, or Whetstone Manufacturing
36115	S	Honey Extracting
24005	A	<p>Hotels and Motels -- Lessor's Risk -- 4 stories or more -- Including Products/Completed Work</p> <p>Coverage for operation of owned canoes or rowboats is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: private residences, dude ranches, swimming pools, bathing beaches, saddle animals, boats (other than canoes or rowboats), and ski lifts or tows.</p> <p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p>
24010	A	<p>Hotels and Motels -- Lessor's risk -- Less than 4 stories</p> <p>Coverage for operation of owned canoes or rowboats is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: private residences, dude ranches, swimming pools, bathing beaches, saddle animals, boats (other than canoes or rowboats), and ski lifts or tows.</p> <p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p>
24015	S	<p>Hotels and Motels With Pools or Beaches -- 4 stories or more -- Including Products/Completed Work</p> <p>Users of golfmobiles can be added as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.</p> <p>Coverage for operation of owned watercraft is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: gasoline or oil supply stations, health or exercise facilities for which a charge is made, restaurants, and ski lifts or tows.</p>

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Code	Rating Base	Description
		<p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p>
24020	S	<p>Hotels and Motels With Pools or Beaches -- Less than 4 stories -- Including Products/Completed Work</p> <p>Users of golfmobiles can be added as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.</p> <p>Coverage for operation of owned watercraft is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: gasoline or oil supply stations, health or exercise facilities for which a charge is made, restaurants, and ski lifts or tows.</p> <p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p>
24025	S	<p>Hotels and Motels Without Pools or Beaches -- 4 stories or more -- Including Products/Completed Work</p> <p>Users of golfmobiles can be added as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.</p> <p>Coverage for operation of owned watercraft is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: gasoline or oil supply stations, health or exercise facilities for which a charge is made, restaurants, and ski lifts or tows.</p> <p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p>

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Code	Rating Base	Description
24030	S	<p>Hotels and Motels Without Pools or Beaches -- Less than 4 stories -- Including Products/Completed Work</p> <p>Users of golfmobiles can be added as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.</p> <p>Coverage for operation of owned watercraft is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: gasoline or oil supply stations, health or exercise facilities for which a charge is made, restaurants, and ski lifts or tows.</p> <p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p>
31180	P	<p>House Furnishings Installation -- NOC</p> <p>This includes cleaning and polishing on customer's premises, and the installation of house furnishings, carpets, rugs, and upholstery.</p>
21215	S	<p>Household Appliances Including Radio and TV</p>
28245	U	<p>Housing Projects -- Federal, state, or local -- Including Products/Completed Work</p> <p>This includes buildings or premises used for administrative, recreational, or office purposes or for the storage of maintenance equipment and supplies in the described housing projects.</p> <p>This applies only to local housing authorities as managing agents and non-profit corporations as managing agents and also to such corporations throughout the period during which the federal or state government retains a financial interest in the property.</p> <p>This does not apply to buildings on the site of a proposed project at the time of its acquisition by a housing authority. Attach endorsement GL 0965, Exclusion -- Housing Projects Sites. Refer to the company if coverage is desired for properties taken over by a housing authority for the predemolition and preconstruction periods.</p> <p>The Federal Housing Authority may be included without additional premium charge on policies issued in the name of local housing authorities by the local housing authorities under lease.</p>

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28250	S	Hunting Preserves -- Other than Not-For-Profit -- Including Products/Completed Work Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments. Rate the following separately: skeet or trap ranges, rifle ranges, guides or outfitters.
28255	S	Hunting Preserves -- Not-For-Profit only -- Including Products/Completed Work Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments. Rate the following separately: skeet or trap ranges, rifle ranges, guides or outfitters.

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Code	Rating Base	Description
20040	S	<p>Ice Cream Stores</p> <p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition). To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p>
46650	S	<p>Ice Retailers and Wholesalers -- Including Products/Completed Work</p>
28260	S	<p>Ice Skating Rinks -- Including Products/Completed Work</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p>
62135	S	<p>Importers</p> <p>Rate Premises/Operations coverage importers on the basis of the wholesaler class. Rate Products/Completed Work coverage importers on the basis of being the manufacturer of the products being imported.</p> <p>This does not apply to an insured that operates his business on a commission only basis and who does not take physical possession or title of the imported goods. Rate these risks as Manufacturers Representatives. (Code 28275)</p>
23175	AD	<p>Indoor Exhibitions -- Including athletic or sports contests -- In buildings -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes athletic or sports contest in buildings. Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
23180	AD	<p>Indoor Exhibitions -- Including athletic or sports contests -- In buildings -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes athletic or sports contest in buildings.</p>

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		Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.
40393	S	Ink Manufacturing
39025	S	Inner Tubes Manufacturing
35095	P	Inspection and Appraisal Companies -- Inspecting for insurance or valuation purposes -- Including Products/Completed Work
		Coverage for professional services is excluded. Attach endorsement GL 0966, Exclusion -- Inspection, Appraisal, and Survey Companies.
39030	S	Instrument -- Manufacturing -- Control
39035	S	Instrument Manufacturing -- Analytical, calibrating, measuring, testing, or recording
39040	S	Instrument Manufacturing -- NOC
		This includes medical, dental, hospital or surgical instruments manufacturing, excluding equipment and diagnostic or treatment machines or devices.
39045	S	Insulating Material Manufacturing -- Mineral
		This includes fiberglass, rock wool, and similar materials.
39050	S	Insulating Material Manufacturing -- Organic
		This includes insulating material made with cellulose, rags, or wood.
40395	S	Insulating Material Manufacturing -- Plastic -- For application in a solid state
40397	S	Insulating Material Manufacturing -- Plastic -- NOC
32638	P	Insulation Work -- Mineral
		This applies to the installation of acoustical or insulating material in buildings or building walls.
		This applies only to work performed separately from other construction.

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Code	Rating Base	Description
32641	P	<p>Insulation Work -- Organic or plastic in solid state</p> <p>This applies to the installation of acoustical or insulating material in buildings or building walls.</p> <p>This applies only to work performed separately from other construction.</p>
32644	P	<p>Insulation Work -- Plastic -- NOC</p> <p>This applies to the installation of acoustical or insulating material in buildings or building walls.</p> <p>This applies only to work performed separately from other construction.</p>
27545	A	<p>Insurance Agent Offices -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL-871/GL 0871, Exclusion -- Insurance and Related Operations.</p>
31540	P	<p>Interior Decorating -- NOC</p> <p>This includes cleaning and polishing on customer's premises, and the installation of house furnishings, carpets, rugs, and upholstery.</p>
21415	S	<p>Internet Auctions -- Including Products/Completed Work</p> <p>This applies to facilitators of the sale of goods or products that do not take possession or title of any goods or products. Sales transactions are completed directly with the seller or a third party.</p> <p>Rate the following separately: on-line stores (use classification code 21395)</p>
90970	S	<p>Internet Access Providers -- Including Products/Completed Work</p> <p>This applies to risks that only provide Internet access to customers. For risks that provide various other services in addition to Internet access, rate as Internet Service Providers.</p> <p>Professional services are excluded. Attach endorsement GL 0121, Exclusion -- Internet Service Providers and Internet Access Providers Errors and Omissions.</p>

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Code	Rating Base	Description
21395	S	Internet Retailers This applies only to retail operations conducted exclusively over the Internet.
90975	S	Internet Service Providers -- Including Products/Completed Work This applies to risks that provide a variety of services to customers, including Internet access. Professional services are excluded. Attach endorsement GL 0121, Exclusion -- Internet Service Providers and Internet Access Providers Errors and Omissions.
32647	P	Irrigation or Drainage System Construction This includes pile driving or dredging. Rate the following separately: tunneling, dam, or sewer construction.
62140	P	Irrigation Works Operations -- Including Products/Completed Work Rate the following separately: construction of irrigation systems.

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32650	P	Janitorial Services -- Including Products/Completed Work This does not include service and repair of elevators and fumigating. Rate the following separately: window cleaning and painting for locations where the service does not have janitorial responsibilities.
22575	S	Janitors Supplies -- Retail or wholesale
35100	P	Jetty or Breakwater Construction Rate the following separately: blasting.
21220	S	Jewelry -- Retail or wholesale -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
36120	S	Jewelry Manufacturing
22040	S	Juices and Syrups -- Wholesale This does not apply to milk products. This does not include bottling, canning or filling of containers.
35650	S	Junk Dealers Rate the following separately: wrecking or salvaging.

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CLASSIFICATION TABLE

Code	Rating Base	Description
27550	K	Kennels -- Breeding, boarding, or sales -- Including Products/Completed Work Premium is based on each compartment used for housing an animal.

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27095	A	<p>Labor Union Offices - Including Products/Completed Work</p> <p>Coverage for personal injury liability and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>
62145	P	<p>Laboratories -- Research, development, testing -- Other than Not-For-Profit -- NPD</p> <p>Rate the following separately: analytical chemists, medical laboratories, and medical x-ray laboratories.</p> <p>Include the payroll of laboratory and outside employees.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0852, Exclusion -- Errors and Omissions - Testing or Consulting.</p>
62150	P	<p>Laboratories -- Research, development, testing -- Not-For-Profit only -- NPD</p> <p>Rate the following separately: analytical chemists, medical laboratories, and medical x-ray laboratories.</p> <p>Include the payroll of laboratory and outside employees.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0852, Exclusion -- Errors and Omissions - Testing or Consulting.</p>
39055	S	<p>Ladder Manufacturing -- Other than wood -- NOC</p> <p>This includes stepladders and stools.</p>
39060	S	<p>Ladder Manufacturing -- Wood</p> <p>This includes stepladders and stools.</p>
28265	FC	<p>Lakes or Reservoirs -- Existence hazard only -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Premiums are fully earned at inception.</p>
28270	FC	<p>Lakes or Reservoirs -- Existence hazard only -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Premiums are fully earned at inception.</p>

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Code	Rating Base	Description
39065	S	Lamp Shade Manufacturing
39070	S	Lamps or Lanterns Manufacturing -- Electric
39075	S	Lamps or Lanterns Manufacturing -- NOC
31545	P	Landscape Gardening -- Including Products/Completed Work Rate the following separately: excavation.
20045	S	Large Grocery Stores This includes each store where the total annual sales are at least \$500,000 and where the total area is at least 3000 square feet.
21225	S	Laundries -- Not automobiles -- Including Products/Completed Work To provide coverage for property damage to laundry or dry cleaning in the care, custody, or control of the insured, Attach endorsement GL-897/GL 0897, Laundry or Dry Cleaning.
21540	S	Laundries and Dry Cleaners -- Self-Service -- Including Products/Completed Work Coverage for property damage to laundry or dry cleaning is excluded. Attach endorsement GL-238/GL 0238, Exclusion -- Property Damage to Laundry and Dry Cleaning.
46655	S	Laundries and Dry Cleaning Plants -- Including Products/Completed Work To provide coverage for property damage to laundry or dry cleaning in the care, custody, or control of the insured, Attach endorsement GL-897/GL 0897, Laundry or Dry Cleaning. Rate the following separately: laundry and dry cleaning receiving stations, self-service laundry establishments, and laundries using only household type power machinery.

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Code	Rating Base	Description
21545	S	<p>Laundry and Dry Cleaning Receiving Station -- Including Products/Completed Work</p> <p>This includes only stations with no laundry, dry cleaning, or pressing equipment on the premises.</p> <p>This includes dyeing operations.</p> <p>Coverage for property damage to laundry or dry cleaning is excluded. Attach endorsement GL-238/GL 0238, Exclusion -- Property Damage to Laundry and Dry Cleaning.</p>
31550	P	<p>Lawn Care Services -- Including Products/Completed Work</p> <p>This includes coverage for incidental application of over the counter herbicides or pesticides.</p> <p>This does not apply to insureds applying herbicides or pesticides if an applicator license or permit is required. Attach endorsement GL 0983, Lawn Care Services.</p>
27100	A	<p>Lawyers Offices -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Coverage for personal injury liability and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>
27105	A	<p>Lawyers Offices -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Coverage for personal injury liability and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>
40399	S	Lead Manufacturing -- Red or white
40401	S	<p>Lead Works -- Sheet, pipe, or shot</p> <p>This includes concentration or amalgamation, and the manufacturing of artificial abrasives, carbon, or graphite.</p>
40403	S	<p>Lead, Ore, Zinc Works and Metal Smelting or Refining -- NOC</p> <p>This includes concentration or amalgamation, and the manufacturing of artificial abrasives, carbon, or graphite.</p>

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Code	Rating Base	Description
40405	S	Lead, Paint, Varnish, Shellac, Lacquer, Painting Manufacturing - - NOC
39080	S	Leather Goods Manufacturing -- NOC
27110	A	Libraries -- Including Products/Completed Work Rate the following separately: public restaurants operated by the insured.
39085	S	Light Bulb or Tubes Manufacturing
39090	S	Lighting Fixtures Manufacturing -- NOC
39095	S	Lime Manufacturing This includes quarrying.
22045	S	Liquor and Wine Stores This does not include bottling.
36125	S	Liquor Manufacturing This includes grain alcohol manufacturing, warehousing, blending, rectifying, or bottling. Rate the following separately: beer, ale, malt liquor, and wine.
35655	S	Livestock Dealers or Commission Merchants This applies to risks not taking physical possession of livestock during transfer. This does not include farms, ranches, sales companies, or sales stables.
35660	S	Livestock Sales Companies This includes auctions and sales stables. This applies to risks which take physical possession of livestock during transfer.

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Code	Rating Base	Description
21230	S	Locksmiths This includes retail operations.
32653	P	Logging and Lumbering Operations -- Including Products/Completed Work This includes construction, maintenance, operation, and extension of logging railroads, construction of service roads in connection with logging and lumbering, and the ownership, operation, and use of teams. Rate the following separately: saw or planing mill operations. Coverage is excluded for property damage due to fire or property damage, however caused, to any vehicle while being loaded or unloaded. Attach endorsement GL-208/GL 0208, Exclusion -- Logging and Lumbering Operations.
40407	S	Lubricants Manufacturing -- Grease This includes grease or oil mixing or blending. This does not include petroleum refining.
35665	S	Lumberyards Millwork dealers are qualified for this class if they are concerned only with the buying or selling of finished goods, including incidental assembling, glazing or manufacturing. This class also includes tie, post or pole yards, including preserving. This does not include second hand materials for lumber yards. This does not include ladders, scaffolds or installation work. Rate the following separately: building material dealers and home improvement stores.

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Code	Rating Base	Description
35670	S	<p>Machinery and Equipment Dealers -- Yard or garden type</p> <p>This includes sales and service of lawnmowers, rototillers, etc.</p>
62155	S	<p>Machinery or Equipment Dealers -- Construction or industrial -- Mobile</p> <p>Rate the following separately: installation, service or repair.</p>
35105	P	<p>Machine Shops -- NOC</p> <p>This is for risks manufacturing items to customer specifications. Usually these items become a part of the finished product of the customer. This class is used when no other classification is appropriate.</p>
31185	P	<p>Machinery or Equipment -- Industrial -- Installation, servicing, or repair</p> <p>NPD when millwright work is performed on premises of the insured.</p> <p>Rate the following separately: risks involved only in rigging operations; installation, service or repair of office machinery or appliances; installation, service or repair of farm machinery.</p>
31190	P	<p>Machinery or Equipment -- Installation, servicing, or repair -- NOC</p> <p>NPD when millwright work is performed on premises of the insured.</p> <p>Rate the following separately: installation service and repair of office machinery and appliances, and farm machinery.</p>
62160	P	<p>Machinery or Equipment -- Farm -- Installation, servicing, repair, or erection</p> <p>NPD when millwright work is performed on premises of the insured.</p>
35675	S	<p>Machinery or Equipment Dealers -- NOC</p> <p>This does not include erection or demonstration away from the insured's premises.</p> <p>Rate the following separately: installation, service or repair.</p>

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Code	Rating Base	Description
62165	S	Machinery or Equipment Dealers -- Farm Rate the following separately: installation, service or repair, and leasing of machinery or equipment.
40409	S	Machinery or Machinery Parts Manufacturing -- Construction, mining, or materials handling type
40411	S	Machinery or Machinery Parts Manufacturing -- Farm type
40413	S	Machinery or Machinery Parts Manufacturing -- Industrial type
40415	S	Machinery or Machinery Parts Manufacturing -- Metalworking
40417	S	Machinery or Machinery Parts Manufacturing -- NOC
46660	S	Mail Box or Packaging Stores -- Including Products/Completed Work Rate the following separately: shipping operations. This includes incidental sales of mailing materials, faxing and copying.
21410	S	Mail Order or Online Drugstores This applies to pharmacists who conduct business exclusively over the Internet and/or by mail order. Coverage for professional services is included when products coverage applies. Attach endorsement GL 0129 Pharmacists' Professional Liability Coverage. If coverage for professional services and products is not provided, Attach endorsement GL 0125, Exclusion -- Products and Pharmacist Professional Liability.
21235	S	Mail Order Houses Rate the following separately: catalog and premium coupon redemption stores.
27555	S	Mailing or Addressing Companies -- Including Products/Completed Work

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Code	Rating Base	Description
62170	S	Manufacturers -- NOC This class is used only when the risk cannot be assigned to another appropriate class.
28275	S	Manufacturer's Representatives This includes the insured's office. Rate the following separately: risks that have storage or warehouse facilities.
32656	P	Marble or Stone Setting -- Interior construction only Rate exterior construction work as masonry. This includes incidental exterior work.
35110	P	Marine Appraisers or Surveyors -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0966, Exclusion -- Inspection, Appraisal, and Survey Companies.
28280	S	Markets -- Not open air (lessor's risk only) -- Not-For-Profit only -- Including Products/Completed Work
28285	S	Markets -- Not open air (lessor's risk only) -- Other than Not-For-Profit -- Including Products/Completed Work
21550	S	Markets -- Open air (lessor's risk only) -- Not-For-Profit only -- Including Products/Completed Work
21555	S	Markets -- Open air (lessor's risk only) -- Other than Not-For-Profit -- Including Products/Completed Work
35115	P	Masonry
36130	S	Match Manufacturing Rate the following separately: logging and lumbering.
39100	S	Mattress or Box Spring Manufacturing This includes the manufacturing of mattresses, springs and pillows, cushions and quilts.

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Code	Rating Base	Description
24545	A	<p>Mausoleums -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes mausoleums located in cemeteries or operated by cemetery companies.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0955, Exclusion -- Funeral Services.</p>
24550	A	<p>Mausoleums -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes mausoleums located in cemeteries or operated by cemetery companies.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0955, Exclusion -- Funeral Services.</p>
39105	S	<p>Meat, Fish, Poultry, Seafood -- Curing</p> <p>Rate the following separately: packing houses. This includes sorting, shucking, washing, or packing.</p>
39110	S	<p>Meat, Fish, Poultry, Seafood Processing -- In airtight containers</p> <p>This includes Packing Houses.</p> <p>This does not apply to products packed in paper or plastic unless vacuum packed.</p> <p>This includes ground meat.</p>
39115	S	<p>Meat, Fish, Poultry, Seafood Processing -- Not in airtight containers</p> <p>This includes Packing Houses.</p> <p>This includes ground meat.</p>
20050	S	<p>Meat, Fish, Sea Food, or Poultry -- Retail</p>

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Code	Rating Base	Description
39505	S	<p>Media Manufacturing -- Blank</p> <p>This includes audio-visual materials such as recordable CDs, DVDs and other similar materials.</p> <p>Rate the following separately: Film manufacturing should be classified and rated as Photographic Supplies Manufacturing.</p>
27115	A	<p>Medical Offices -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p>
39120	S	<p>Medical, Dental, Hospital, or Surgical Diagnostic or Treatment Machines or Devices Manufacturing</p> <p>This includes x-ray machines, E.K.G. machines, kidney machines, monitoring devices and cardiac defibrillators.</p>
39125	S	<p>Medical, Dental, Hospital, or Surgical Equipment or Supplies Manufacturing -- Nonexpendable</p> <p>This includes hospital beds, x-ray film viewers, traction apparatus, and medication carts.</p>
39130	S	<p>Medical, Dental, Hospital, or Surgical Equipment or Supplies Manufacturing -- Expendable</p> <p>This includes rubber gloves, plastic sheeting, sutures and splints.</p>
39135	S	<p>Medical, Dental, Hospital, or Surgical Instruments Manufacturing</p> <p>This includes items such as forceps, bronchoscopes, stethoscopes and hemostats.</p>
28290	S	<p>Medical, Hospital and Surgical Equipment and Supplies -- Rented to others -- Including Products/Completed Work</p> <p>This includes oxygen gases.</p>
21240	S	<p>Medical, Hospital, and Surgical Supply Stores</p> <p>Rate the following separately: rental of equipment.</p>

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Code	Rating Base	Description
32659	P	Metal Ceiling or Wall Covering Installation This includes shop. Rate the following separately: dry wall or wallboard installation. This does not apply to plastering.
35680	S	Metal Retail or Wholesale -- Nonstructural Rate the following separately: junk dealers and iron and steel scrap dealers.
35685	S	Metal Retail or Wholesale -- Structural Rate the following separately: junk dealers and iron and steel scrap dealers.
32662	P	Metal Erection -- Decorative or artistic This includes shop operations in connection with metal work installed or erected by the insured.
35120	P	Metal Erection -- Frame structures iron work on outside of buildings This includes erecting or repairing balconies, fire escapes, railings and staircases. Rate the following separately: shop operations. This does not apply to bridge construction.
35125	P	Metal Erection -- In the construction of dwellings not exceeding 2 stories in height Rate the following separately: shop operations. This does not apply to bridge construction.
32665	P	Metal Erection -- Non-structural Rate the following separately: shop operations.

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Code	Rating Base	Description
32668	P	<p>Metal Erection -- Steel lock gates, gasholders, stand pipes, water towers, smokestacks, tanks, silos, prison cells, fire, or burglarproof vaults</p> <p>Rate the following separately: shop operations.</p>
35130	P	<p>Metal Erection -- Structural</p> <p>Rate the following separately: bridge erection and shop operations.</p>
39140	S	<p>Metal Extraction or Refining -- NOC</p> <p>Rate the following separately: mining or quarrying.</p> <p>This includes concentration or amalgamation, and manufacturing of artificial abrasives, carbon or graphite. Also included is the incidental manufacturing of tin or tin compounds.</p> <p>This includes rolling mill operations when done in conjunction with metal extraction or refining.</p>
39145	S	<p>Metal Foil Manufacturing</p> <p>This does not include gold leaf manufacturing.</p>
40419	S	Metal Goods Manufacturing -- NOC
40421	S	Metal Goods Manufacturing -- Stamping -- Not signs
40423	S	<p>Metal Heat Processing</p> <p>This includes hardening or tempering metals.</p> <p>Rate the following separately: fabricated metal products.</p>
35690	S	<p>Metal Scrap Dealers</p> <p>Rate the following separately: wrecking and salvage operations.</p>
39150	S	<p>Metal Works-shop-decorative or artistic</p> <p>This includes the manufacturing, fabricating, or assembling of decorative brass, bronze, or iron work. Incidental installation is also included.</p>

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Code	Rating Base	Description
40425	S	Metal Works -- Shop -- Load bearing This includes fabricating, assembling, or manufacturing structural iron or steel. Rate the following separately: blast furnace or converter operation, casting of steel or rolling mills, installation and erection.
40427	S	Metal Works -- Shop -- Not load bearing This includes fabricating, assembling or manufacture of non-structural iron or steel; ornamental, brass, bronze or iron work. Rate the following separately: blast furnace or converter operation; casting of steel or rolling mills; manufacturing of window frames, molding, and trim; erection and installation.
40429	S	Metals -- Extraction or refining of ferrous metal -- Blast furnace or other pyrometallurgical processes This includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or products. Rolling mill operations are also included when done in conjunction with metal extraction or refining. Rate the following separately: mining, slag excavation, quarrying, coke manufacturing, or the erection of furnaces.
40431	S	Metals -- Extraction or refining of nonferrous metals -- Blast furnace or other pyrometallurgical processes This includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or products. Rolling mill operations are also included when done in conjunction with metal extraction or refining. Rate the following separately: mining, slag excavation, quarrying, coke manufacturing, or the erection of furnaces.
40433	S	Metals -- Extraction or refining -- Chemical processes No fabricated metal products manufactured. This includes rolling mill operations when done in conjunction with metal extraction or refining.

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Code	Rating Base	Description
40435	S	<p>Metals -- Extraction or refining -- Electrometallurgical processes</p> <p>No fabricated metal products manufactured.</p> <p>This includes rolling mill operations when done in conjunction with metal extraction or refining.</p>
39155	S	<p>Mica Goods Manufacturing</p> <p>Rate the following separately: mining.</p>
39160	S	<p>Milk Depots or Dealers</p> <p>If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.</p> <p>This includes milk processing conducted on the same premises. This does not include operations in connection with a dairy or general farm.</p>
39165	S	Milk Processing
23185	S	Miniature Golf Courses -- Including Products/Completed Work
35135	P	<p>Mining -- NOC</p> <p>This includes mine hoists.</p> <p>These rates apply to the total payroll of all employees engaged in mining operations and contemplate coverage for mining hazards only. Gold dredging, quarries, and surface mining to be separately rated.</p>

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Code	Rating Base	Description
32671	P	<p>Mining -- Surface</p> <p>This does not include canal, sewer, or cellar excavation or underground mining.</p> <p>Rate the following separately: gold dredging, clay or shale digging, sand or gravel digging, quarrying.</p> <p>This includes the operation of crushers and construction of service roads.</p> <p>These rates apply to the total payroll of all employees engaged in mining and contemplate coverage for mining hazards only.</p>
40437	S	<p>Mobile Home Manufacturing</p> <p>Rate the following separately: camper trailers, camper bodies, self powered camping vehicles manufacturing.</p>
24035	S	<p>Mobile Home Parks or Courts -- NOC -- Including Products/Completed Work</p> <p>Rate the following separately: motorboats/sailboats, outboard motors, restaurants, saddle animals, swimming pools/bathing beaches, campgrounds.</p> <p>Attach endorsement GL-885/GL 0885, Mobile Home Parks or Courts -- Automobile.</p>
35695	S	Mobile Home Sales Agencies
27120	E	Model Homes -- Including Products/Completed Work
40439	S	<p>Modular Units Manufacturing</p> <p>This does not include erection.</p>
32674	P	<p>Motion Picture Developing, Printing, and Subsequent Operations -- Including Products/Completed Work</p> <p>Rate the following separately: product marketing through film exchanges.</p>

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Code	Rating Base	Description
32677	P	Motion Picture Film Exchange -- Away from studios -- Including Products/Completed Work This includes projection rooms. This includes the payroll of clerical.
32680	P	Motion Picture Production -- All operations up to development of negatives -- Including Products/Completed Work
39170	S	Motorcycle, Moped, or Motor Scooter Manufacturing This includes assembly.
27560	AD	Movie Theaters -- Including Products/Completed Work
27125	A	Museums -- Not-For-Profit only -- Including Products/Completed Work Rate the following separately: restaurants and gift shops.
27130	A	Museums -- Other than Not-For-Profit -- Including Products/Completed Work Rate the following separately: restaurants and gift shops.
21245	S	Music Stores -- Pre-recorded This includes incidental rental and sales of music and audio equipment. Rate the following separately: stores whose primary function is sales of musical instruments, audio equipment and video sales or rental.
39175	S	Musical Instrument Manufacturing -- NOC This includes organ, piano, or piano case manufacturing, assembling, finishing, or installation. Rate the following separately: electrical amplifying equipment.
21250	S	Musical Instrument Stores This includes incidental music lessons.
39180	S	Musical Products Manufacturing -- Pre-recorded Rate the following separately: recording studios.

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Code	Rating Base	Description
21255	S	Nail Salons Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services. This does not apply to nail services offered in conjunction with beauty salons. Those services are included in the beauty salon operations and should not be separately rated.
39185	S	Nails or Spikes Manufacturing
36135	S	Needles, Pins, or Tack Manufacturing
39190	S	Net Manufacturing -- Other than safety nets -- NOC
40441	S	Net Manufacturing -- Safety nets
21260	S	News Stands
46665	S	Newspaper or Magazine Wholesalers -- Including Products/Completed Work
21265	S	Nightclubs, Cabarets and Comedy Clubs -- Including Products/Completed Work Rate the following separately: dance halls, taverns, restaurants.
46670	S	Nursery -- Garden -- Including Products/Completed Work Rate the following separately: landscape gardening.

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Code	Rating Base	Description
31195	P	Office Machines Installation, Inspection, Adjustment or Repair -- NOC -- Including Products/Completed Work This includes shop operations.
39195	S	Office Machines Manufacturing This includes adding, calculating, computing, photocopying, and typewriting machines. Rate the following separately: computer manufacturing.
62175	P	Oil or Gas Lease Operations -- Natural gas -- Within the limits of any town or city on the right-of-way of any railroad, or in any ocean, gulf, or bay -- Including Products/Completed Work This includes salt water disposal operations. Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment. Rate the following separately: pipe line construction, tank building, oil rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, acidizing, cleaning and swabbing of wells, well shooting, gasoline recovery, topping operations, and oil still erecting or repair. Coverage for property damage arising out of the saline substance contamination hazard is excluded. Attach endorsement GL 0967, Exclusion -- Saline Substances Contamination. Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.

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Code	Rating Base	Description
62180	P	<p>Oil or Gas Lease Operations -- Natural gas -- Including Products/Completed Work</p> <p>This includes salt water disposal operations.</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Rate the following separately: pipe line construction, tank building, oil rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, acidizing, cleaning and swabbing of wells, well shooting, gasoline recovery, topping operations, and oil still erecting or repair.</p> <p>Coverage for property damage arising out of the saline substance contamination hazard is excluded. Attach endorsement GL 0967, Exclusion -- Saline Substances Contamination.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p>
35140	P	<p>Oil or Gas Lease Work by Contractors -- Not Lease Operation</p> <p>This includes land clearing; building of lease roads, slush pits, levees, or fire walls; setting up water and flow lines; lease beautification; installing of central pumping units; and salt water disposal operations.</p> <p>Rate the following separately: cementing, cleaning and swabbing of wells, rig or derrick erection or dismantling, drilling, well shooting, installation or recovery of casing, acidizing, tank building, and pipe line construction.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p>
35700	S	<p>Oil or Gas Well Supplies or Equipment Dealers -- Secondhand</p> <p>This includes incidental repair or reconditioning.</p> <p>This does not include the collecting or handling of scrap iron or steel.</p>

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Code	Rating Base	Description
35145	P	<p>Oil or Gas Wells -- Instrument logging or survey work in wells</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>NPD with Code 35170, Oil or Gas Wells -- Drilling or redrilling, installation, or recovery of casing.</p> <p>This applies to operations by owners, operators, or contractors.</p>
35150	P	<p>Oil or Gas Wells -- Perforating of casing</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This applies to operations by owners, operators, or contractors.</p>
35155	P	<p>Oil or Gas Wells -- Acidizing</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This applies to operations by owners, operators, or contractors.</p>
35160	P	<p>Oil or Gas Wells -- Cementing</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>NPD with Code 35170, Oil or Gas Wells -- Drilling or redrilling, installation, or recovery of casing.</p> <p>This applies to operations by owners, operators, or contractors.</p>
35165	P	<p>Oil or Gas Wells -- Cleaning or swabbing by contractors</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p>

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Code	Rating Base	Description
62185	P	<p>Oil or Gas Wells -- Cleaning or swabbing by contractors -- In town</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p>
35170	P	<p>Oil or Gas Wells -- Drilling or redrilling, installation or recovery of casing</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This includes salt water disposal operations.</p>
62190	P	<p>Oil or Gas Wells -- Drilling or redrilling, installation, or recovery of casing -- Within the limits or any town or city, on the right-of-way of any railroad, or in the ocean, gulf, or bay</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This includes salt water disposal operations.</p>
35175	P	<p>Oil or Gas Wells -- Servicing by contractors -- NOC</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This includes salt water disposal operations.</p>

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CLASSIFICATION TABLE

Code	Rating Base	Description
62195	P	<p>Oil or Gas Wells -- Shooting</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This applies to operations by owners, operators, or contractors.</p>
28295	none	<p>Oil or Gas Wells -- Non-operating working interest -- Including Products/Completed Work</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>The basis of premium is no exposure (which means that exposure is not required for statistical reporting purposes).</p>
35705	S	<p>Oil Refineries</p> <p>This includes the refining of kerosene, gasoline, diesel, or jet fuel.</p> <p>Rate the following separately: oil producing.</p>
35180	P	<p>Oil Rig or Derrick Erecting or Dismantling -- Wood or Metal</p> <p>This includes construction of foundation, structures, or installation of equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p>
31200	P	<p>Oil Still Erection and Repair</p> <p>This includes erection and repair of oil stills and incidental structures.</p> <p>Rate the following separately: chimney construction and pile driving.</p>

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Code	Rating Base	Description
39200	S	<p>Optical Good Manufacturing</p> <p>This includes the manufacturing of binoculars, telescopes, microscopes, and magnifying glasses.</p> <p>Rate the following separately: contact lens, eye glass lens, and photographic lens manufacturing.</p>
21270	S	<p>Optical Goods Stores</p> <p>Coverage for professional services may be included. Attach endorsement GL 0124 Optical and Hearing Aid Establishments.</p> <p>If coverage for professional services and products is not provided, Attach endorsement GL 0964, Exclusion -- Products and Professional Services (Optical and Hearing Aid Establishments).</p>
32683	P	<p>Orchards and Vineyards -- By contractors -- Including Products/Completed Work</p> <p>This includes cultivating, dusting, fumigating, irrigating, planting, pruning, spraying, or trimming. Attach endorsement GL 0891, Pesticide or Herbicide Applicator Coverage.</p> <p>Rate operations performed by independent contractors at a given location involving only cultivation work (including irrigation) as Code 32590 -- Farm Machinery Operations -- By contractors.</p> <p>Rate operations performed by independent contractors at a given location involving spraying and fumigating work only as Code 31600 -- Tree Pruning, Dusting, Spraying, Repairing, Trimming, or Fumigating.</p> <p>Rate the following separately: fruit picking and packing.</p>
39205	S	<p>Orthopedic, Ambulation, or Prosthetic Devices Manufacturing</p>
23190	S	<p>Outdoor Carnivals -- Sponsor's risk -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Attach endorsement GL-855/GL 0855, Exclusion -- Specified Hazards (Carnivals, Circuses and Fairs).</p>

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Code	Rating Base	Description
23195	S	Outdoor Carnivals -- Sponsor's risk -- Other than Not-For-Profit -- Including Products/Completed Work Attach endorsement GL-855/GL 0855, Exclusion -- Specified Hazards (Carnivals, Circuses, and Fairs).
27565	AD	Outdoor Exhibitions -- In stadiums or on premises having grandstands or bleachers not erected by or for the insured -- Ushers not provided by the insured -- NOC -- Including Products/Completed Work This does not include colleges or schools. Coverage is excluded for medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.
27570	AD	Outdoor Exhibitions -- In stadiums or on premises having grandstands or bleachers not erected by or for the insured -- Ushers provided by the insured -- NOC -- Including Products/Completed Work Coverage is excluded for medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.

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Code	Rating Base	Description
39210	S	<p>Packing Houses</p> <p>Rate the following separately: stockyards and rendering works.</p> <p>This includes ground meat.</p>
32686	P	<p>Painting -- Ship hulls</p> <p>For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.</p>
32689	P	<p>Painting -- Shop only</p> <p>NPD in manufacturing plants or with other painting classifications.</p>
35185	P	<p>Painting -- Steel structures or bridges</p> <p>For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.</p> <p>Rate the following separately: painting of oil or gasoline tanks.</p>
35190	P	<p>Painting -- Exterior -- Building or structures -- Exceeding 3 stories in height -- NOC</p> <p>For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.</p> <p>Rate the following separately: painting ship hulls, steel structures, or bridges.</p>
32692	P	<p>Painting -- Exterior -- Buildings or structures -- 3 stories or less in height -- NOC</p> <p>For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.</p> <p>Rate the following separately: painting ship hulls, steel structures, or bridges.</p>

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Code	Rating Base	Description
31555	P	Painting -- Interior -- Buildings For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.
31560	P	Painting -- Oil or gasoline tanks For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.
21275	S	Painting or Wallpaper Supplies Stores
21280	S	Painting, Picture, or Frame Stores This includes stores selling prints, posters, reproductions, paintings, photographs, frames, and the on-premises assembly of frames by employees.
40443	S	Paper Coating or Finishing This includes corrugating, creping, laminating, oiling, paraffining, parchmentizing or waxing. Rate the following separately: paper manufacturing.
40445	S	Paper Goods Manufacturing -- NOC Rate the following separately: manufacturing of paper and corrugated containers.
40447	S	Paper Manufacturing This includes bristol, card, fiber, leather, paper, or straw board.
22580	S	Paper Products Wholesalers
35710	S	Paper, Rag, or Rubber Stock Retailers and Wholesalers -- Secondhand Rate laundry operations performed by wiping cloth or rag dealers as Code 21225, Laundries -- Not automobiles.

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Code	Rating Base	Description
31565	P	Paperhanging
39215	S	Parachute Manufacturing
28300	E	Parades -- Including Products/Completed Work This does not include parades organized or sponsored by a governmental body.
27135	S	Parking -- Public -- Not open air -- Including Products/Completed Work Rate the following separately: the servicing of autos.
27140	S	Parking -- Public -- Open air -- Including Products/Completed Work Rate the following separately: the servicing of autos.
27145	A	Parking -- Public -- Shopping centers -- Maintained by insured (lessor's risk) -- Including Products/Completed Work To determine the exposure bases, include the total area of the public parking lot including lawns, dividers, malls, etc., within the outer boundaries of the lot, and include any access roads to or from the parking area which are maintained by the insured. Exclude areas restricted to delivery, pick-up or truck parking.
27150	A	Parking -- Public -- Shopping centers -- Maintained by lessee (lessor's risk) -- Including Products/Completed Work To determine the exposure bases, include the total area of the public parking lot including lawns, dividers, malls, etc., within the outer boundaries of the lot, and include any access roads to or from the parking area which are maintained by the insured. This excludes areas restricted to delivery, pick-up or truck parking.
46675	A	Parking -- Private -- Including Products/Completed Work
28305	E	Parks or Playgrounds -- Including Products/Completed Work This does not apply to government owned parks or playgrounds.
40449	S	Pattern Manufacturing -- Metal This does not include the manufacturing of metal jigs, fixtures, or dies.

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Code	Rating Base	Description
40451	S	Pattern Manufacturing -- Other -- NOC
40453	S	Pattern Manufacturing -- Paper
27575	A	Penal Institutions -- Including Products/Completed Work This includes correctional institutions, penitentiaries, prisons, and reformatories. Coverage for professional services is excluded. Attach endorsement GL 0847 Exclusion - Health or Cosmetic Services.
40455	S	Pencil, Pen, Crayon, or Chalk Manufacturing
39220	S	Pet Food Manufacturing Rate the following separately: feed manufacturing.
21285	S	Pet Grooming -- Including Products/Completed Work
21290	S	Pet Stores This includes incidental pet grooming and training.
21295	S	Pet Training -- Including Products/Completed Work
46680	S	Photo Finishing Labs -- Including Products/Completed Work
46685	S	Photographers -- Including Products/Completed Work This includes studio operations and the use of video cameras. Rate the following separately: aerial photography, motion picture production, camera stores, and photographic equipment stores.
39225	S	Photographic Equipment Manufacturing Rate the following separately: supply manufacturing or chemical manufacturing.
40457	S	Photographic Supplies Manufacturing This includes film and photographic paper. Rate the following separately: photographic equipment manufacturing or chemical manufacturing.

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Code	Rating Base	Description
31570	P	Piano Tuning -- Including Products/Completed Work
28310	E	Picnic Grounds -- Commercially operated -- Including Products/Completed Work Rate the following separately: boats, refreshment stands, and restaurants.
32695	P	Pile Driving -- NOC This includes timber wharf building. Rate the manufacture of concrete piles at the job location or the pouring of concrete into hollow steel piles as Code 35030 Concrete Construction -- NOC.
32698	P	Pile Driving -- Sonic method only Rate the manufacture of concrete piles at the job location or the pouring of concrete into hollow steel piles as Code 35030 Concrete Construction -- NOC. This applies when sonic method is the only pile driving method used by the insured..
32701	P	Pile Driving -- Building foundations only Rate the manufacture of concrete piles at the job location or the pouring of concrete into hollow steel piles as Code 35030 Concrete Construction -- NOC.
40459	S	Pipe or Tube Manufacturing -- Metal
32704	P	Pipeline Construction -- Gas This includes pile driving or dredging. Rate the following separately: tunneling.
32707	P	Pipeline Construction -- NOC This includes pile driving or dredging. Rate the following separately: tunneling.

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Code	Rating Base	Description
32710	P	Pipeline Construction -- Oil This includes pile driving or dredging. Rate the following separately: tunneling.
32713	P	Pipeline Construction -- Slurry -- Nonflammable mixtures This includes pile driving or dredging. Rate the following separately: tunneling.
35195	P	Pipelines -- Operations -- Oil -- Including Maintenance -- Including Products/Completed Work Rate the following separately: construction, operation of wells, oil refining.
62200	P	Pipelines -- Operation -- Other -- NOC -- Including Maintenance - Including Products/Completed Work Rate the following separately: construction of pipelines.
62205	P	Pipelines -- Slurry -- Non-flammable mixtures -- Operation -- Including maintenance -- Including Products/Completed Work This applies to pipelines used for the transmission of coal and waste matter. Rate the following separately: construction of pipelines.
36140	S	Pipes Manufacturing -- Tobacco This applies only to pipes used for smoking tobacco.
39230	S	Pipes or Tubes Manufacturing -- Plastic
32716	P	Plastering or Stucco Work
39235	S	Plastic Manufacturing -- Raw material This applies to powder, resin, or liquid manufacturing.
39240	S	Plastic or Rubber Goods Manufacturing -- Household -- NOC
39245	S	Plastic or Rubber Goods Manufacturing -- Other than household -- NOC

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Code	Rating Base	Description
22585	S	Plastic or Rubber Supply Goods Distributors
32719	P	Plumbing -- Commercial and Industrial <p>This includes shops and display rooms; incidental sales of fixtures and supplies used in connection with installation, service, or repair operations; the installation, service, or repair of sanitary gas, steam, hot water; pipe or other pipe fittings including building connections and gas or liquid fuel systems.</p> <p>Rate the following separately: heating units and liquefied petroleum gas systems and piping, sale of all appliances, fixtures, and supplies not used in connection with the installation, service, or repair operations.</p>
31205	P	Plumbing -- NOC (include water softening equipment) <p>This includes incidental plumbing and the incidental sales of fixtures and supplies used in connection with installation, service, or repair operations.</p> <p>Rate the following separately: sales of water softening chemicals and the sale of water softening equipment not used in connection with installation, service, or repair operations.</p>
32722	P	Plumbing -- Residential or Domestic <p>This includes shops and display rooms; incidental sales of fixtures and supplies used in connection with installation service or repair operations; the installation, service or repair of sanitary gas, steam, hot water; pipe or other pipe fittings including building connections and gas or liquid fuel systems.</p> <p>Rate the following separately: heating units and liquefied petroleum gas systems and piping, sale of all appliances, fixtures and supplies not used in connection with the installation, service, or repair operations.</p> <p>This applies to insureds whose principal operations are in connection with 1-4 family dwellings.</p>
39250	S	Plumbing Fixtures Manufacturing
22590	S	Plumbing Supplies and Fixtures Retail and Wholesale <p>This includes the sale of irrigation equipment.</p>

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Code	Rating Base	Description
39255	S	Plumbing Supplies Manufacturing -- NOC This includes the manufacturing of irrigation equipment. Rate the following separately: plumbing fixtures manufacturing.
40461	S	Plywood, Veneer, or Veneer Product Manufacturing -- NOC This includes log processing.
39260	S	Plywood, Veneer, or Veneer Product Manufacturing -- Without log processing
28315	E	Political Campaigns Headquarters or Offices -- Including Products/Completed Work This includes all premises and operations. Coverage for personal and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.
62285	S	Portable Toilet Rentals -- Including Products/Completed Work This includes servicing and maintenance, as well as the rental of portable sinks and showers and incidental sales of supplies, such as toilet paper, soap, and paper towels. Rate the following separately: portable toilet sales.
32725	P	Prefabricated Building Erection Rate the following separately: electric wiring, plumbing work, and heating or cooling systems installation.
39265	S	Prefabricated Buildings Manufacturing This does not include erection.
35715	S	Printers and Electrotypers Supplies -- Wholesalers

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Code	Rating Base	Description
46690	S	<p>Printing -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes playing cards manufacturing and lithographing.</p> <p>Rate the following separately: paper or cardboard manufacturing.</p> <p>This does not include retail stores.</p>
46695	S	<p>Printing -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes playing cards manufacturing and lithographing.</p> <p>Rate the following separately: paper or cardboard manufacturing.</p> <p>This does not include retail stores.</p>
35720	S	<p>Produce Dealers -- Buying, packing, or preparing for transit</p> <p>This includes the temporary use of stores or buildings. This does not include care of products during transit.</p>
28320	M	<p>Professional or Trade Associations -- No buildings or premises owned or leased except as offices -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes civic, fraternal, luncheon, service or social clubs which hire or rent premises only for specified days for meeting purposes.</p> <p>Rate the following separately: activities conducted by the insured in which the public is admitted for an admission charge.</p> <p>Coverage for personal and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>

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Code	Rating Base	Description
28325	M	<p>Professional or Trade Associations -- No buildings or premises owned or leased except as offices -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes civic, fraternal, luncheon, service or social clubs which hire or rent premises only for specified days for meeting purposes.</p> <p>Rate the following separately: activities conducted by the insured in which the public is admitted for an admission charge.</p> <p>Coverage for personal and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>
46700	S	<p>Publishers -- Books or magazines -- Not-For-Profit only -- Including Products/Completed Work</p>
46705	S	<p>Publishers -- Books or magazines -- Other than Not-For-Profit -- Including Products/Completed Work</p>
46710	S	<p>Publishers -- Newspapers -- Not-For-Profit only -- Including Products/Completed Work</p>
46715	S	<p>Publishers -- Newspapers -- Other than Not-For-Profit -- Including Products/Completed Work</p>
39270	S	<p>Pulp Manufacturing</p> <p>Rate the following separately: logging or lumbering.</p>
39275	S	<p>Pump or Compressor Manufacturing</p> <p>Rate the following separately: professional or scientific instruments manufacturing.</p>

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Code	Rating Base	Description
32728	P	Quarries -- Including Products/Completed Work This does not include canal, sewer or cellar excavation, or underground mining. This includes the operation of stone crushers. Rate the following separately: gold dredging.

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Code	Rating Base	Description
28330	S	Race Tracks -- Motorized vehicles -- Lessor's risk -- Including Products/Completed Work
23200	S	<p>Race Tracks -- Motorized vehicles -- Operators -- Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any racing contests sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Rate the following separately: restaurants that are operated by the insured.</p>
28335	AD	<p>Race Tracks -- Motorized vehicles -- Sponsor's risk -- Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any racing contests sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Rate the following separately: restaurants that are operated by the insured.</p>
23205	S	<p>Race Tracks -- Operators -- NOC -- Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any racing contests sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Rate the following separately: restaurants that are operated by the insured.</p>
28340	S	Racing -- Lessor's risk only -- NOC -- Including Products/Completed Work

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Code	Rating Base	Description
23210	C	<p>Racing -- Soap box derbies -- No spectator seating -- Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any athletic contests sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Refer derbies with spectator seating to the company.</p>
28345	AD	<p>Racing -- Sponsor's risk only -- NOC -- Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any racing contests sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Rate the following separately: restaurants that are operated by the insured.</p>
32731	P	<p>Radio or Television Broadcasting Stations -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes the payroll of salespersons and clerical.</p>
32734	P	<p>Radio or Television Broadcasting Stations -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes the payroll of salespersons and clerical.</p>
31210	P	<p>Radio or Television Receiving Set Installation or Repair</p> <p>This includes erection of antennae.</p>
32737	P	<p>Railroad Construction -- NOC</p> <p>Rate the following separately: bridge building other than temporary bridges or trestles, tunneling, construction or work on elevated railroads, logging operations, or street railways, blasting.</p> <p>Attach endorsement GL 0969, Exclusion -- Rolling Stock -- Railroad Construction.</p>
39280	S	<p>Railroad Engine Manufacturing</p>

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Code	Rating Base	Description
62210	S	Railroad or Other Public Conveyance Cars Parts Manufacturing This includes parts used in engines and cars.
39285	S	Railroad/Public Conveyance Car Manufacturing
32740	P	Railroads -- Shop operation and maintenance -- Including Products/Completed Work This includes the payroll of all shop employees.
62215	P	Railroads -- Operation and maintenance -- With Bodily Injury passenger hazard -- Including Products/Completed Work
62220	P	Railroads -- Operation and maintenance -- Without BI passenger hazard -- Including Products/Completed Work Bodily injury to railroad passengers is excluded. Attach endorsement GL 0970, Exclusion -- Bodily Injury to Railroad Passengers.
39290	S	Razor or Razor Blades Manufacturing This does not apply to powered goods manufacturing.
46720	P	Real Estate Agents -- Including Products/Completed Work This includes the rental or sale property listed with the insured and advertising signs. Include the payroll of clerical and salespersons when computing the premium. Rate the following separately: premises which are owned, operated, or managed by, or in the care, custody, or control the insured for purposes other than for use mainly as the named insured's business offices and the rental of offices in buildings managed by the insured. If, however, the insured does not elect to cover the exposures of the separately rated classifications, Attach endorsement GL-126/ GL 0126, Real Estate Agents.

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Code	Rating Base	Description
28350	AC	<p>Real Estate Development Property -- Including Products/Completed Work</p> <p>This applies to the maintenance and existence of land being developed. Development includes site preparation and construction activities.</p> <p>Rate the following separately: construction operations; subcontracted operations; model homes; vacant buildings; vacant land not being developed.</p>
28355	S	<p>Real Estate Property Managed -- Including Products/Completed Work</p> <p>This includes property managed by real estate agents or property managers. This does not include properties listed for sale or rent but not owned, managed or rented to the insured.</p> <p>Premises used mainly as the named insured's business offices should be separately classified and rated as Real Estate Agents (46720).</p> <p>Include only the receipts from premises managed by the insured when computing the premium.</p> <p>When this classification is selected, excess coverage applies over any other valid or collectible insurance. Attach endorsement GL-877/GL 0877 Exclusion -- Real Property You Manage.</p>
28360	A	<p>Recording Studios -- Including Products/Completed Work</p> <p>This includes sound editing.</p> <p>Rate the following separately: motion picture studios.</p>
35725	S	<p>Recreational Vehicle Dealers</p> <p>This includes selling vehicles such as motorcycles, mopeds, scooters, snowmobiles, and all terrain vehicles.</p> <p>Rate the following separately: boats, campers and travel trailers, mobile homes and automobiles.</p>

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Code	Rating Base	Description
28365	S	<p>Recycling Collection Centers -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes pickup for recycling purposes. This does not include the collection of oil for recycling.</p> <p>Rate the following separately: garbage, ash and refuse collection, actual recycling operations, reduction, rendering or fertilizer plants.</p>
28370	S	<p>Recycling Collection Centers -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes pickup for recycling purposes. This does not include the collection of oil for recycling.</p> <p>Rate the following separately: garbage, ash and refuse collection, actual recycling operations, reduction, rendering or fertilizer plants.</p>
22595	S	<p>Refrigeration Equipment -- Retail and wholesale only -- Commercial</p> <p>This includes ducts and piping.</p> <p>Rate the following separately: installation, service, or repair, sales of air conditioning equipment.</p>
40463	S	<p>Refrigeration Equipment Manufacturing</p> <p>Rate the following separately: combined heating and air conditioning equipment manufacturing.</p> <p>Rate the following separately: installation, servicing or repair.</p> <p>This includes ducts and piping.</p>
31215	P	<p>Refrigeration Systems or Equipment -- Retailers and wholesalers and installation, service, or repair -- Commercial</p> <p>This includes risks involved in sales and installation, servicing or repair of refrigeration systems or equipment only. This includes sales and installation of ducts and piping along with shop and display rooms.</p>

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Code	Rating Base	Description
		<p>This does not include stores engaged in the sale of household type appliances. This does not include installation, servicing or repair of liquefied petroleum gas systems, piping or customer's equipment by liquefied petroleum gas distributors.</p> <p>Rate the following separately: sale or cost of equipment.</p>
39295	S	<p>Rendering Works -- NOC</p> <p>Rate the following separately: packing houses.</p>
32743	P	<p>Renovating -- Outside surfaces of buildings -- Including Products/Completed Work</p>
21560	S	<p>Rental -- Water softening equipment -- Including Products/Completed Work</p> <p>Rate the following separately: installation, service, or repair.</p>
28375	S	<p>Rental Stores -- Machinery or equipment -- Rented to other on long-term basis -- Including Products/Completed Work</p> <p>Rate the following separately: goods sold and contractors equipment rented to others.</p>
28380	S	<p>Rental Stores -- NOC -- Including Products/Completed Work</p> <p>Rate the following separately: goods sold.</p>
35730	S	<p>Restaurants -- Operated by concessionaires -- Not-For-Profit only</p> <p>This applies only to restaurants operated by concessionaires in industrial plants, office buildings or elsewhere used exclusively by employees and guests of the concern granting concession.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p> <p>To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p>

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Code	Rating Base	Description
35735	S	<p>Restaurants -- Operated by concessionaires -- Other than Not-For-Profit</p> <p>This applies only to restaurants operated by concessionaires in industrial plants, office buildings or elsewhere used exclusively by employees and guests of the concern granting concession.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p> <p>To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p>
20555	S	<p>Restaurants -- With no sale of alcoholic beverages -- With table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments; and children's play areas.</p> <p>This includes limited restaurant service such as buffets.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20560	S	<p>Restaurants -- With no sale of alcoholic beverages -- Without table service -- With seating</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments; and children's play areas.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>

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Code	Rating Base	Description
20565	S	<p>Restaurants -- With no sale of alcoholic beverages -- Without seating</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20570	S	<p>Restaurants -- With sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants -- With table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This includes limited restaurant service such as buffets.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20575	S	<p>Restaurants -- With sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants -- Without table service -- With seating</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>

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20580	S	<p>Restaurants -- With sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants -- With dance floor</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20585	S	<p>Restaurants -- With sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants -- Without dance floor</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>

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20590	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- With tables -- With dance floor -- Table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This includes limited restaurant service such as buffets.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20595	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- With tables -- With dance floor -- No table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>

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Code	Rating Base	Description
20600	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- With tables -- Without dance floor -- Table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This includes limited restaurant service such as buffets.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20605	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- With tables -- Without dance floor -- No table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>

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20610	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- Bar service only (no tables) -- With dance floor</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20615	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- Bar service only (no tables) -- Without dance floor</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20055	S	<p>Retail Groceries -- NOC</p> <p>This includes fruit and vegetable stores.</p>

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27580	A	<p>Riding Academies -- Including Products/Completed Work</p> <p>This includes riding instructions, riding stables or stalls.</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p> <p>Rate the following separately: camps, saddle animals, and grandstands or bleachers, refreshment stands.</p>
28385	E	<p>Rifle or Pistol Ranges -- NOC -- Including Products/Completed Work</p> <p>Rate the following separately: sales of firearms or ammunition and skeet or trap shooting ranges.</p>
28390	E	<p>Rifle or Pistol Ranges -- Indoors -- Including Products/Completed Work</p> <p>Rate the following separately: sales of firearms or ammunition.</p>
35200	P	<p>Rigging -- Ship or boat</p> <p>This includes shop or yard and the operation of marine railways.</p>
35205	P	<p>Rigging -- Not ship or boat -- Including Products/Completed Work</p> <p>If millwright work is involved rate using code 31185, Machinery or Equipment -- Industrial -- Installation, servicing or repair -- NOC.</p>
23215	S	<p>Rodeos -- Including parades -- Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
28395	S	<p>Roller Skating Rinks -- Including Products/Completed Work</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion Coverage M -- Medical Payments.</p>

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36145	S	Rolling Mills -- Cold or hot process This does not include mills operated in association with metal extraction.
32746	P	Roofing -- Commercial This includes the payroll of yard employees.
32749	P	Roofing -- Residential This includes the payroll of yard employees.
39300	S	Rope Manufacturing Rate the following separately: manufacturing of twine or cordage and manufacturing of wire rope.
40465	S	Rubber Manufacturing Rate the following separately: oil refining, gasoline recovery, acetylene gas manufacturing, and alcohol manufacturing.
39305	S	Rubber Reclaiming
39310	S	Rubber Stamp Manufacturing or Assembling Rate the following separately: manufacturing of frames, backs, or handles.
21300	S	Rummage Sales -- Not commercial -- On premises not owned or operated by insured -- Not-For-Profit only This classification is applicable to rummage sales conducted by clubs, churches, and similar organizations.
21305	S	Rummage Sales -- Not commercial -- On premises not owned or operated by insured -- Other than Not-For-Profit This classification is applicable to rummage sales conducted by clubs, churches, and similar organizations.

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23220	AN	Saddle Animals -- For hire -- Including Products/Completed Work Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.
23225	AN	Saddle Animals -- Private -- Including Products/Completed Work Premiums are fully earned at inception.
39315	S	Saddles, Harnesses or Horse Furnishings Manufacturing
40467	S	Safe or Safe Vaults Manufacturing This includes servicing and repair.
39320	S	Sail Making This applies to shop operations only.
46725	P	Sales or Service Organizations -- NOC -- Including Products/Completed Work This applies to firms where the majority of employees are engaged away from the insureds premises. These employees would serve as sales persons or canvassers or employees furnished at a charge to perform services for others as clerical office, messengers, auditors, etc. Include the payroll of clerical and salespersons, but do not include the payroll of "inside" employees. Rate the following separately: architectural, engineering, legal, medical, computer consulting, consulting.
40469	S	Salt Manufacturing Rate the following separately: driving of wells, pumping, or mining.
40471	S	Salt, Borax, Potash, or Phosphate Producing or Refining Rate the following separately: driving of wells, pumping, or mining.

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32752	P	<p>Salvage Operations -- Removing, sorting, reconditioning, and distributing of merchandise in damaged buildings</p> <p>This includes incidental operations away from damaged buildings.</p> <p>Rate the following separately: wrecking, shoring or other structural operations, sales of salvaged goods.</p> <p>NPD with Code 62225 Salvage Operations NOC.</p>
62225	P	<p>Salvage Operations -- NOC</p> <p>Include payroll of salespersons and clerical at wrecking site.</p> <p>This includes incidental shoring, removal, or rebuilding of walls, foundations, columns, or piers, handling of machinery in damaged buildings.</p> <p>Attach endorsement GL-868/GL 0868, Exclusion -- Movement of Buildings or Structures.</p> <p>Rate the following separately: sales of salvaged material.</p>
32755	P	<p>Sand or Gravel Digging</p> <p>Rate the following separately: canal, sewer, or cellar excavation or underground mining.</p> <p>This includes the operation of crushers.</p> <p>Rate the following separately: gold dredging.</p>
35210	P	Sandblasting -- Including Products/Completed Work
23230	S	<p>Saunas and Baths -- Public -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p>
40473	S	<p>Saw Mills or Planing Mills</p> <p>This includes saw mills or planing mills. Rate the following separately: commercial lumber yards.</p> <p>This does not apply to the manufacturing of boxes or containers.</p>

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24555	PU	<p>Schools -- Manual training, trade, vocational -- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>This includes automobile schools giving instruction in repair, assembly, or construction of motors or bodies. Rate the following separately: stadiums, outdoor grandstands, bleachers, arenas, dormitory facilities, automobile driving schools with classrooms.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment. If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24560	A	<p>Schools -- Colleges, universities, junior colleges or college prep -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Rate the following separately: grounds in excess of five acres, private residences, clinics or hospitals open to the public, dormitory facilities, stadiums, arenas, and outdoor grandstands or bleachers.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p>

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Code	Rating Base	Description
		<p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24565	A	<p>Schools -- Colleges, universities, junior colleges or college prep -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Rate the following separately: grounds in excess of five acres, private residences, clinics or hospitals open to the public, dormitory facilities, stadiums, arenas, and outdoor grandstands or bleachers.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24570	FM	<p>Schools -- Faculty liability for corporal punishment -- Including Products/Completed Work</p> <p>Attach endorsement GL-856/GL 0856, Corporal Punishment.</p>
24575	A	<p>Schools -- NOC -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes schools for instruction of music, art, and dancing.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p>

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Code	Rating Base	Description
		<p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded.</p> <p>Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24580	A	<p>Schools -- NOC -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes schools for instruction of music, art, and dancing.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded.</p> <p>Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24585	PU	<p>Schools -- Private -- Elementary, kindergarten, or junior high -- Other than Not-For-Profit- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>Rate the following separately: dormitories, stadiums, arenas, outdoor grandstands or bleachers.</p>

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Code	Rating Base	Description
		<p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24590	PU	<p>Schools -- Private -- Elementary, kindergarten, or junior high -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>Rate the following separately: dormitories, stadiums, arenas, outdoor grandstands or bleachers.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>

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24595	PU	<p>Schools -- Private -- High -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>Rate the following separately: dormitories, stadiums, arenas, outdoor grandstands or bleachers.</p> <p>This classification includes high schools that have elementary grade levels.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24600	PU	<p>Schools -- Private -- High -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>Rate the following separately: dormitories, stadiums, arenas, outdoor grandstands or bleachers.</p> <p>This classification includes high schools that have elementary grade levels.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p>

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		<p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded.</p> <p>Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24605	PU	<p>Schools -- Public -- Elementary, kindergarten, or junior high -- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>Rate the following separately: stadiums, arenas, outdoor grandstands or bleachers.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded.</p> <p>Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24610	PU	<p>Schools -- Public -- High -- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p>

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Code	Rating Base	Description
		<p>Rate the following separately: dormitories, stadiums, arenas, outdoor grandstands or bleachers.</p> <p>This classification includes high schools that have elementary grade levels.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
28400	S	Schools -- Correspondence -- Including Products/Completed Work
24615	A	Schools -- Dorm facilities -- Not-For-Profit only -- Including Products/Completed Work
24620	A	Schools -- Dorm facilities -- Other than Not-For-Profit -- Including Products/Completed Work
21310	S	Second Hand Goods
		<p>Rate the following separately: sales of used building materials, used machinery.</p>
35215	P	Security and Patrol Agencies -- Including Products/Completed Work
		<p>Coverage for personal and advertising injury is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>

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		Coverage for property entrusted to the insured is excluded. Attach endorsement GL 0971, Exclusion -- Property Entrusted.
		Rate the following separately: detective investigative agencies, alarms, or security systems monitoring.
35740	S	Seed Merchants -- Excluding misdelivery and germination failure This excludes erroneous delivery or mixture and failure of seed to germinate. Attach endorsement GL 0972, Exclusion -- Erroneous Delivery or Mixture and Resulting Failure of Seed to Germinate.
35745	S	Seed Merchants -- Including misdelivery and germination failure Attach endorsement GL 0973, Coverage for Erroneous Delivery or Mixture and Resulting Failure of Seed to Germinate.
35750	S	Seed Merchants -- Including misdelivery, excluding germination failure This excludes coverage for property damage resulting from failure of the seed to germinate. Attach endorsement GL 0974, Coverage for Erroneous Delivery or Mixture (Resulting Failure of Seed to Germinate Not Included).
35755	GN	Self-Service Retail Gasoline Stations Rate the following separately: retail store operations, and car washes. This does not include self-service auto laundries or garage operations. Attach endorsement GL 0869, Customer's Autos on Insured or Adjoining Premises.
31220	P	Septic Tank Systems -- Installation, service, repair This includes household connections, shop, retail stores, and display rooms.

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32758	P	Septic Tank Systems – Cleaning
31575	P	Sewage Disposal Plant Operation -- Including Products/Completed Work This does not include coverage for the existence and maintenance of storm or sanitary sewers.
31580	P	Sewer Cleaning
27585	MI	Sewers -- Storm or sanitary -- Including Products/Completed Work This includes cleaning. Rate the following separately: new construction work, operation of sewage disposal plants.
32761	P	Sewers Mains or Connections Construction This includes tunneling at street corners only. Rate the following separately: blasting.
39325	S	Sewing Machines Manufacturing -- Commercial
39330	S	Sewing Machines Manufacturing -- Household type
62230	P	Shaft Sinking This includes pile driving excavation, masonry, or concrete work or lining up to completion of substructure. Rate the following separately: subway construction, blasting.
32764	P	Sheet Metal Work-Outside This includes incidental shop work. Rate the following separately: roofing.
40475	S	Sheet Metal Workshop Only

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27155	A	<p>Shelter, Mission, Settlement, or Halfway Houses -- Including Products/Completed Work</p> <p>This includes soup kitchens.</p> <p>Coverage for medical payments for bodily injury to patients and inmates being treated or detained in a facility owned or operated by the insured is excluded.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0975, Exclusion -- Counseling Services.</p>
35220	P	<p>Ship Ceiling or Scaling</p> <p>This includes a shop or yard and the operation of marine railways.</p>
22600	S	Ship Chandler Stores
35225	P	<p>Ship Repair or Conversion</p> <p>This includes a shop or yard and the operation of marine railways.</p>
21315	S	<p>Shoe Repair, Shoe Shining, Hat Cleaning</p> <p>This includes the sale of accessories.</p>
39335	S	Shoe, Boot, or Slipper Manufacturing
21320	S	Shoes and Leather Goods
27160	A	<p>Shopping Centers -- Indoor malls -- Lessor's risk -- Including Products/Completed Work</p> <p>This includes offices of the insured incidental to the operation of the shopping center.</p> <p>This applies to each location consisting of at least 5 stores with a common indoor passageway between all stores and at least 25,000 square feet for automobile parking.</p> <p>Rate the following separately: parking, exhibitions sponsored or operated by the insured, premises occupied by the insured that are not incidental to the operation of the mall.</p>

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27165	A	<p>Shopping Centers -- Lessor's risk -- Including Products/Completed Work</p> <p>This applies to each location consisting of at least 5 stores and at least 25,000 square feet for automobile parking. This includes buildings or portions of buildings occupied by the insured which are incidental to the operation of the shopping center.</p> <p>Rate the following separately: parking, exhibitions sponsored or operated by the insured, premises that are occupied by the insured that are not incidental to the operation of the mall.</p>
32767	P	<p>Siding Installation</p> <p>Rate installation of wood siding as carpentry.</p> <p>Rate the following separately: roofing.</p>
31225	P	<p>Sign Erection, Installation, or Repair</p> <p>This includes shop operations and the existence hazard of signs located away from the insured's premises.</p>
39340	S	<p>Sign Manufacturing -- Electrical</p> <p>Rate the following separately: installation, erection, or repair of signs.</p>
39345	S	<p>Sign Manufacturing -- NOC</p> <p>Rate the following separately: installation, erection, or repair of signs.</p>
32770	P	<p>Sign Painting or Lettering -- Interior</p> <p>For spray painting operations, a \$250 per claim property damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222 Deductible Liability Insurance.</p> <p>This includes shop operations and the existence hazard of signs located away from the insured's premises.</p> <p>NPD with Codes 32500 Advertising Companies -- Outdoor and 31225 Sign Erection or Repair.</p>

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Code	Rating Base	Description
31585	P	<p>Sign Painting or Lettering -- On building or structures</p> <p>For spray painting operations, a \$250 per claim property damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible Liability Insurance.</p> <p>Rate the following separately: painting ship hulls, steel structures, bridges.</p> <p>This includes shop operations and the existence hazard of signs located away from the insured's premises.</p> <p>NPD with Codes 32500 Advertising Companies- Outdoor and 31225 Sign Erection or Repair.</p>
23235	E	<p>Skeet or Trap Shooting Ranges -- Including Products/Completed Work</p> <p>Rate the following separately: sales of firearms and ammunition.</p>
28405	S	<p>Ski Lifts or Tows -- Including ski runs -- Including Products/Completed Work</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p>
36150	S	<p>Slate Milling</p> <p>Rate the following separately: slate splitting, roofing slate manufacturing, quarrying.</p>
36155	S	<p>Slate Splitting or Roofing Slate Manufacturing</p> <p>This includes quarrying.</p>
40477	S	<p>Soap Manufacturing</p> <p>This applies to soap flakes, powder, cakes, bar or liquid.</p> <p>Rate the following separately: detergent manufacturing.</p>

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Code	Rating Base	Description
23240	LC	<p>Social Gatherings & Meetings -- On premises not owned/operated by insured -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes concerts, outings, picnics, and theatrical performances.</p> <p>Refer social gatherings or meetings of more than four days to the company.</p>
23245	LC	<p>Social Gatherings & Meetings -- On premises not owned/operated by insured -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes concerts, outings, picnics, and theatrical performances.</p> <p>Refer social gatherings or meetings of more than four days to the company.</p>
27170	A	<p>Social Services -- Consulting services only -- Operated by the private sector -- Including Products/Completed Work</p> <p>Rate the following separately: soup kitchens, shelters.</p> <p>When computing premium, include the area of private garages.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0975, Exclusion -- Counseling Services.</p>
32773	P	<p>Solar Energy Contractors</p> <p>This applies to all heating, cooling and power generation from solar sources.</p> <p>Rate the following separately: insulation work, sales of solar equipment.</p>
28410	S	<p>Spas, Health, or Beauty Facilities -- Including Products/Completed Work</p> <p>This applies to insureds who provide personal body or mind enhancement services to people by using relaxation techniques, exercise, or special diet. Coverage for professional services is excluded. Attach endorsement GL 0976 Exclusion -- Spas or Personal Enhancement Facilities.</p>

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Code	Rating Base	Description
39350	S	Sponge -- Processing
21325	S	Sporting Goods Stores -- Retail
22605	S	Sporting Goods Stores -- Wholesale
39355	S	Sports or Athletic Goods Manufacturing
28415	DA	<p>Sports or Outdoor Activities -- Commercially operated -- Including Products/Completed Work</p> <p>This includes rollerblading, hiking, bicycle tours, scuba diving, etc. This does not include guide and outfitter services.</p> <p>Rate the following separately: sporting equipment sales, swimming pools, bathing beaches.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
32776	P	<p>Stables -- Boarding, livery or racing -- Including Products/Completed Work</p> <p>This does not include sales stables.</p> <p>Rate the following separately: riding stables or academies.</p>
23255	S	<p>Stadiums -- Operated by insured -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes games and exhibitions.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Refer to the company for stadiums that do not operate with admission charges.</p>

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23250	S	<p>Stadiums -- Operated by insured -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes games and exhibitions.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Refer to the company for stadiums that do not operate with admission charges.</p>
21330	S	Stationary or Paper Products Stores
62235	P	<p>Steam Heating or Steam Power Co -- Including Products/Completed Work</p> <p>This includes maintenance and new construction except the construction of buildings.</p> <p>Include the payroll of outside salespersons, collectors, and meter readers when computing premium.</p> <p>Rate the following separately: fixtures and appliances rented to others; installation, service, or repair of appliances; new building construction; and store operations.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p>
32779	P	<p>Steam Mains or Connections Construction</p> <p>This includes tunneling at street corners and steam mains or connections construction.</p> <p>NPD with Codes 62235 Steam Heating or Power Companies and 32824 Water Company.</p> <p>Rate the following separately: blasting.</p>
32782	P	<p>Steam Pipe or Boiler Insulation</p> <p>This includes shop operations, applying cork, asbestos, or other non-conducting materials.</p>

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Code	Rating Base	Description
40479	S	Steel Wool or Wire Wool Manufacturing
35230	P	Stevedoring -- NOC Completed work is included for occurrences not on board vessels arising at the operations site after completion or abandonment. Attach endorsement GL 0977, Limited Completed Operations Coverage for Stevedoring Operations.
32785	P	Stevedoring -- Tallymen or checking Completed work is included for occurrences not on board vessels arising at the operations site after completion or abandonment. Attach endorsement GL 0977, Limited Completed Operations Coverage for Stevedoring Operations.
35235	P	Stevedoring -- By hand or means of hand trucks exclusively -- No hoisting of cargo NPD in connection with loading or unloading of any one vessel. Completed work is included for occurrences not on board vessels arising at the operations site after completion or abandonment. Attach endorsement GL 0977, Limited Completed Operations Coverage for Stevedoring Operations.
62240	P	Stevedoring -- Handling explosives or ammunition -- under contract Completed work is included for occurrences not on board vessels arising at the operations site after completion or abandonment. Attach endorsement GL 0977, Limited Completed Operations Coverage for Stevedoring Operations.
40481	P	Stockyard Rate the following separately: packing houses and rendering works.
39360	S	Stone Crushing This includes quarrying.

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Code	Rating Base	Description
36160	S	Stone Cutting or Polishing -- NOC Rate the following separately: quarrying, mining, stone cutting in quarries, and gemstone cutting or polishing.
20060	S	Stores -- Food or drink -- NOC -- Not-For-Profit only
20065	S	Stores -- Food or drink -- NOC -- Other than Not-For-Profit
21335	S	Stores -- No food or drink -- NOC -- Not-For-Profit only
21340	S	Stores -- No food or drink -- NOC -- Other than Not-For-Profit
32788	P	Street Cleaning -- Including Products/Completed Work For snow removal operations, refer to Contractors -- Snow and Ice Removal classification.
32791	P	Street or Road Construction or Reconstruction This includes clearing of right-of-way, excavation, filling or grading, bridge, or culvert building. Rate the following separately: tunneling, bridge or culvert building where clearance is more than 10 feet or the distance between abutments exceeds 20 feet. This applies to all public street or road maintenance operations.
32794	P	Street or Road Paving, Surfacing, or Scraping Rate the following separately: clearing of right-of-way, earth or rock excavation, filling, or grading, tunneling, bridge or culvert building, quarrying or stone crushing.
28420	MI	Streets, Roads, Highways or Bridges -- Existence and maintenance hazard only -- Including Products/Completed Work The existence hazard includes sidewalks, culverts, parking meters, street signs and traffic lights, light and telephone poles, trees, water hydrants, benches. The maintenance hazard includes operations such as: cleaning of ditches, setting up or taking down snow fences, road markers, maintenance of signs, guard rails and posts, snow removal, street or road maintenance, tree pruning, weed or grass cutting, the removal of brush and similar operations.

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Code	Rating Base	Description
62245	P	Subway Construction
40483	S	Sugar Refining
21345	S	Sun Tanning Salons -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
35240	P	Surveyors -- Land -- Not engaged in actual construction -- Including Products/Completed Work This applies to risks that provide surveying services but are not involved in actual construction. Rate the following separately: draftsmen. This is a NPD classification. Professional services are excluded. Attach endorsement GL 0961, Exclusion -- Professional Services -- Engineers, Architects, or Surveyors. However, if the insured is involved in the actual construction and is classified with one or more other contracting classifications and this classification, do not Attach endorsement GL 0961, Exclusion -- Professional Services -- Engineers, Architects, or Surveyors.
31230	P	Swimming Pool Servicing -- Including Products/Completed Work This includes cleaning filters, vacuuming, maintaining pH levels, etc.
28425	S	Swimming Pools -- Commercially operated -- NOC -- Including Products/Completed Work This does not apply to pools located in amusement parks. Rate the following separately: restaurants and refreshment stands. Coverage does not apply to medical payments. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.
31235	P	Swimming Pools -- Installation, servicing or repair -- Above ground -- Including Products/Completed Work This includes installation, service, repair, and the incidental sale of parts and accessories.

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Code	Rating Base	Description
31240	P	Swimming Pools -- Installation, servicing, or repair -- Below ground -- Including Products/Completed Work This includes installation, service, or repair, and the incidental sale of parts and accessories.
23260	E	Swimming Pools -- Private -- NOC -- Including Products/Completed Work
39365	S	Swimming Pools or Accessories Manufacturing Rate the following separately: installation service or repair.
36165	S	Syrups or Molasses -- Refining, blending

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Code	Rating Base	Description
35760	S	Tailor Merchants -- Men or boys
21350	S	Tailoring and Dressmaking -- Custom This includes tailoring, alterations, repair work, pressing and spot cleaning. Rate the following separately: laundry or dry cleaning stores.
39370	S	Tank Building or Manufacturing -- Metal -- Not pressurized -- On premises Rate the following separately: work done away from the insured premises.
39375	S	Tank Building or Manufacturing -- Metal -- Pressurized -- On premises Rate the following separately: work done away from the insured premises.
31245	P	Tank Construction, Installation, Erection, or Repair -- Metal -- Pressurized -- NOC This includes construction or repair of foundations.
31250	P	Tank Construction, Installation, Erection, or Repair -- Metal -- Not pressurized -- NOC This includes construction or repair of foundations.
31255	P	Tank Construction, Installation, Erection, or Repair -- Metal -- Not pressurized -- Within buildings exclusively This includes construction or repair of foundations.
31260	P	Tank Construction, Installation, Erection, or Repair -- Metal -- Pressurized -- Within buildings exclusively This includes construction or repair of foundations.
39380	S	Tanning -- Animal hides -- Including Products/Completed Work
21355	S	Tattoo Parlors -- Including Products/Completed Work

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		Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
27175	A	Taxicab Offices -- Including Products/Completed Work This class includes office and garage space.
46730	S	Taxidermists -- Including Products/Completed Work
62250	S	Telecommunication Equipment Manufacturing This includes installation, service, or repair of products sold by the insured and long and short term leasing of equipment.
62255	S	Telecommunication Equipment Providers Coverage for liability arising out of errors and omissions due to the insured's consultation, advice, or evaluation is excluded. Attach endorsement GL 0978, Exclusion -- Errors and Omissions -- Telecommunication Equipment or Service Providers. This applies to insureds selling, servicing, repairing, or leasing telecommunication devices of all kinds as well as providing consulting services in reference to a client's specific need on telecommunication equipment.
31590	P	Telecommunication Service Providers -- Including Products/Completed Work To determine premium bases include the payroll of outside salespersons, collectors, messengers, and clerical. This applies to risks referred to as a telecommunication service vendor, reseller, rebiller, etc. Operations would include installation of equipment, transmitting customer calls, paging, faxing, or answering services. This classification applies to risks whether the insured bills its customers directly or through another telecommunications company. Coverage for liability arising out of errors and omissions due to the insured's consultation, advice, or evaluation is excluded. Attach endorsement GL 0978, Exclusion -- Errors and Omissions -- Telecommunication Equipment or Service Providers. Rate the following separately: line construction, construction of relay stations for wireless telecommunication services.

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Code	Rating Base	Description
31595	P	<p>Telegraph Companies -- Including Products/Completed Work</p> <p>This include the payroll of outside salespersons, collectors, messengers, and clerical.</p> <p>Rate the following separately: telephone and telegraph line.</p>
32797	P	<p>Telephone, Telegraph, or Cable TV Line Construction</p> <p>To determine premium bases include the payroll of outside sales persons, collectors, messengers, and clerical.</p> <p>Rate the following separately: line construction.</p> <p>This is an NPD class with Telegraph or Telephone Companies (31595); Telecommunication Service Providers (31590); and Cable or Subscription Television Companies (31510).</p>
32800	P	<p>Teleproduction Studios -- Including Products/Completed Work</p> <p>This applies to post production film to tape transfers. This includes computer graphics, character generation, editing, and broadcast standards conversion processing.</p>
23265	S	<p>Tennis, Handball, Racquetball, or Shuffleboard Courts -- Commercial -- Including Products/Completed Work</p> <p>Rate the following separately: swimming pools, restaurants, refreshment stands, and sale of sporting goods.</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p>
39385	S	<p>Tent or Canopy Manufacturing</p> <p>Rate the following separately: manufacturing of recreational or camping tents, tent or canopy erection, repair or removal.</p>
21360	S	<p>Tents or Canopies -- Loaned or rented to others -- Including Products/completed work</p>

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Code	Rating Base	Description
39390	S	Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing, or Silk Screening -- New goods This includes bleaching, dyeing, mercerizing, printing, or finishing, flags or banners manufacturing. Rate the following separately: cleaning and dyeing of garments.
39395	S	Textile Coating or Impregnating
39400	S	Textile Manufacturing -- Impregnated or coated
39405	S	Textile Products Manufacturing -- Fabricated -- NOC
39410	S	Textile Spinning, Weaving, or Knitting Mills -- NOC This includes incidental bleaching, dyeing, mercerizing, or finishing of cotton.
27180	A	Theater Tickets -- Including Products/Completed Work This applies only to agencies that sell tickets for entertainment and sports events. Rate the following separately: travel agencies.
27590	AD	Theaters -- NOC -- Not-For-Profit only -- Including Products/Completed Work
27595	AD	Theaters -- NOC -- Other than Not-For-Profit -- Including Products/completed work
32803	P	Theatrical Companies or Producers -- Traveling entertainers or musicians -- Including Products/Completed Work This does not include operations at premises owned, leased, or controlled by the insured, or where the insured supervises seating arrangements, or supplies ushers, ticket takers, or ticket sellers. To determine premium bases include the payroll of producers, musicians, entertainers, and all other employees.

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Code	Rating Base	Description
39415	S	Tie, Post, or Pole Yard This includes preserving. This does not include second hand materials for lumber yards.
35765	S	Tire Dealers This includes repairing, vulcanizing, and adjustment of tires to vehicles away from the insured's premises. This includes the operation of customer autos on insured's premises. Attach endorsement GL 0869, Customers Autos on Insured or Adjoining Premises. If an automobile hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.
40485	S	Tire Manufacturing -- Not auto, bus, or truck
40487	S	Tire Manufacturing -- Auto, bus, or truck
35770	S	Tire Retreading or Recapping Rate the following separately: aircraft tire recapping or retreading.
36170	S	Tobacco Products Manufacturing -- NOC
36175	S	Tobacco products Manufacturing -- Cigars or cigarettes
36180	S	Tobacco Products Manufacturing -- Plug or snuff
32806	P	Tobacco Rehandling or Warehousing -- Including Products/Completed Work Rate the following separately: auction sales warehouses.
21365	S	Tobacco Stores
22610	S	Tobacco Stores -- Wholesale
27600	V	Toll Bridges -- Including Products/Completed Work The rates apply per 1000 vehicles crossing the toll bridge regardless of direction.

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Code	Rating Base	Description
40489	S	Tool Manufacturing -- Accessories -- NOC This includes forging, trimming, machining, dies, jigs and fixtures, drill bits, reamers, taps, etc.
40491	S	Tool Manufacturing -- Hand type -- Not powered This includes forging, trimming, and machining.
40493	S	Tool Manufacturing -- Hand type -- Powered This includes forging, trimming, and machining.
40495	S	Tool Manufacturing -- Power equipment -- Household Type -- Outdoor or workshop This includes forging, trimming, and machining.
21370	S	Towels, Uniforms, Linens, Diapers, Infants' Apparel, etc. -- Rental operations -- Including Products/Completed work Laundry operations to be separately rated. This includes towel cabinets.
62290	E	Towers -- telecommunication -- existence hazard only (lessor's risk only) -- Including Products/Completed Work
25555	U	Townhouses or similar associations (association risk only) -- Including Products/Completed Work This classification applies to those risks that meet all of the following requirements: 1. The individual owners own a fee simple title to the townhouse unit, including the inside and outside walls and the land on which the units sits. 2. The individual owner generally has an undivided interest in the common element of the project along with other unit owners. Common elements include parking areas and recreational facilities, but so not include the land on which each individual unit sits or the outer perimeter walls and common walls of each individual unit.

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		<p>3. The individual owner is generally responsible for the interior and exterior repair and maintenance of the unit, including the roof.</p> <p>The definition of insured is amended to include each individual townhouse owner to the extent they are a member of the townhouse association, but not to any liability arising out of the real property titled to the owner. Attach endorsement GL 0979, Additional Insured -- Homeowners Associations.</p> <p>Rate the following separately: swimming pools, bathing beaching, indoor parking.</p> <p>This does not apply to condominium associations.</p>
22615	S	Toy Wholesalers
21375	S	Toy Stores
39420	S	Toy/Game Manufacturing
		<p>This does not include bicycles.</p> <p>This includes the manufacturing of dolls.</p> <p>Rate the following separately: electronic games.</p>
21400	S	Trailer Dealers
		<p>Rate the following separately: repair or services shops.</p> <p>This includes installation or repair of trailer hitches.</p> <p>This does not include the following: trailer dealers that also sell, lease, or rent motorized vehicles; trailer dealers that exclusively lease or rent trailers either on a long-term or short-term basis; or camper or travel trailer sales.</p>
40497	S	Trailers Manufacturing
		<p>Rate the following separately: camper manufacturing, mobile home manufacturing, camper bodies or trailers manufacturing.</p> <p>This does not include truck or trailers manufacturing. If an auto hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.</p>

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Code	Rating Base	Description
21405	S	Trailer Rental Agencies -- Including Products/Completed Work This includes installation or repair of trailer hitches. This applies to risks that exclusively lease or rent trailers either on a long-term or short-term basis. This does not apply to risks that also sell, lease, or rent motorized vehicles.
27605	PDS	Travel Agency Tours -- Including Products/Completed Work Rate the following separately: travel agencies. Use the appropriate "Buildings or Premises" classification. This applies to travel agencies that organize tours. Worldwide coverage is excluded for tours the insured conducts. Attach endorsement GL 0980, Limitation of Coverage -- Travel Agency Tours.
31600	P	Tree Pruning, Dusting, Spraying, Repairing, Trimming, or Fumigating -- Including Products/Completed Work This includes stump grinding and removal and coverage for herbicide and pesticide operations. Attach endorsement GL 0891, Pesticide or Herbicide Applicator Coverage.
40499	S	Truck Manufacturing or Assembling This applies to the manufacturing or assembly of entire vehicles. Rate the following separately: manufacturing of metal frames or fittings.
32809	P	Truckers -- Including Products/Completed Work To determine premium bases include the payroll of terminal, garage, and repair employees. This does not include collection or delivery employees who operate on foot only. Rate the following separately: storage warehouse employees.

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Code	Rating Base	Description
62260	P	Tunneling This includes pile driving excavation, masonry, or concrete work or lining up to completion of substructure. Rate the following separately: subway construction, blasting.
39425	S	Turpentine or Resin Manufacturing
39430	S	TV Picture Tube Manufacturing
39435	S	Twine or Cordage Manufacturing This does not include rope manufacturing.

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Code	Rating Base	Description
36185	S	Umbrella or Cane Manufacturing Rate the following separately: manufacturing of handles, frames, or hardware.
62265	P	Underpinning Buildings or Structures This includes incidental shoring, removal or rebuilding of walls, foundations, columns, or piers. Attach endorsement GL-868/GL 0868, Exclusion -- Movement of Buildings or Structures.
31605	P	Upholstering -- NOC This includes cleaning and polishing on customer's premises, and the installation of house furnishings, carpets, rugs, and upholstery.
32812	P	Upholstery -- Shop only This includes incidental repairing or refinishing.

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Code	Rating Base	Description
27185	A	Vacant buildings -- Not factories -- Not-For-Profit only -- Including Products/Completed Work This includes buildings which are entirely vacant (with or without dwelling occupancy by caretaker). It also includes that portion of partially vacant buildings above the second floor level, provided that: 1. all floors above the grade floor are vacant, and 2. if there are any elevators in such buildings, all hoistway entrances above the second floor level are locked in such a manner as to deny access to floor landings.
27190	A	Vacant buildings -- Not factories -- Other than Not-For-Profit -- Including Products/Completed Work This includes buildings which are entirely vacant (with or without dwelling occupancy by caretaker). It also includes that portion of partially vacant buildings above the second floor level, provided that: 1. all floors above the grade floor are vacant, and 2. if there are any elevators in such buildings, all hoistway entrances above the second floor level are locked in such a manner as to deny access to floor landings.
27195	A	Vacant Factory Building -- Including Products/Completed Work This includes buildings which are entirely vacant (with or without dwelling occupancy by caretaker). It also includes that portion of partially vacant buildings above the second floor level, provided that: 1. all floors above the grade floor are vacant, and 2. if there are any elevators in such buildings, all hoistway entrances above the second floor level are locked in such a manner as to deny access to floor landings.
80305	FR	Vacant Land -- Not-For-Profit only -- Including Products/Completed Work This includes land owned by the insured and used as gardens incidental to private residences at another location by the insured or by others. Rate the following separately: vacant land used by others for business purposes, hunting preserves.

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Code	Rating Base	Description
80310	FR	<p>Vacant Land -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes land owned by the insured and used as gardens incidental to private residences at another location by the insured or by others.</p> <p>Rate the following separately: vacant land used by others for business purposes, hunting preserves.</p>
40501	S	Valves Manufacturing
21380	S	<p>Variety Stores -- Not-For-Profit only</p> <p>This includes sales of a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing, and accessories, etc. Sales are usually for cash without delivery service.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p> <p>Rate the following separately: department and discount stores.</p>
21385	S	<p>Variety Stores -- Other than Not-For-Profit</p> <p>This includes sales of a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing, and accessories, etc. Sales are usually for cash without delivery service.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p> <p>Rate the following separately: department and discount stores.</p>
39440	S	<p>Vegetable Oil Manufacturing -- NOC</p> <p>This includes cottonseed oil manufacturing or refining, and installation or repair of equipment.</p>
40503	S	<p>Vegetable Oil Manufacturing -- By solvent extraction</p> <p>This includes installation or repair of equipment.</p>

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CLASSIFICATION TABLE

Code	Rating Base	Description
21565	S	Vending Machine Operations -- Confections, food, beverage, or ice This classification applies to the ownership, operation, and maintenance of vending machines located away from the insured's premises.
21570	S	Vending Machine Operations -- Tobacco Products This classification applies to the ownership, operation, and maintenance of vending machines located away from the insured's premises.
21575	S	Vending Machine Operations -- NOC This classification applies to the ownership, operation, and maintenance of vending machines located away from the insured's premises.
40505	S	Vending Machines Manufacturing
40507	S	Venetian Blinds Manufacturing or Assembling
32815	P	Veterinarians and Veterinary Hospitals -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0981, Exclusion -- Professional Services -- Veterinarians. When Veterinarians Professional Liability is desired, Attach endorsement GL-232/GL 0232, Veterinarians Professional Liability Coverage.
21390	S	Video Stores This includes incidental sales of new and used tapes, disks or games; video equipment; packaged food or drinks and novelty items; prepackaged computer software. Rate the following separately: sale of electronic equipment, installation, service or repair of video and electronic equipment.

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CLASSIFICATION TABLE

Code	Rating Base	Description
32818	P	Warehouses -- Cold storage -- Public -- Including Products/Completed Work This does not include portions of premises used for individual cold storage lockers.
27200	A	Warehouses -- Manufacturing or private building -- Multiple occupants -- Lessor's risk -- Including Products/Completed Work
32821	P	Warehouses -- NOC -- Including Products/Completed Work To determine the rating bases include clerical payroll. This includes packing or handling household goods away from insured's premises.
27205	A	Warehouses -- Insured's goods only -- No sales -- Away from premises -- Not-For-Profit only -- Including Products/Completed Work Private warehouses other than wharf or waterfront are assigned to the governing class, if the class is rated on a payroll or sales basis.
27210	A	Warehouses -- Insured's goods only -- No sales -- Away from premises -- Other than Not-For-Profit -- Including Products/Completed Work Private warehouses other than wharf or waterfront are assigned to the governing class, if the class is rated on a payroll or sales basis.
27215	A	Warehouses -- Single interest -- Manufacturing or private warehouse -- Lessor's risk -- Including Products/Completed Work
28430	S	Warehouses -- Mini-warehouses -- Including Products/Completed Work
39445	S	Watch or Watch Case Manufacturing
35775	S	Water Bottling -- Spring or well -- Not sparkling or carbonated This includes non-carbonated soft drinks and water bottling (in siphons). This does not apply to carbonated or sparkling water.

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CLASSIFICATION TABLE

Code	Rating Base	Description
35780	S	<p>Water Bottling -- In siphons</p> <p>This includes non-carbonated soft drinks and water bottling (in siphons).</p>
35785	S	<p>Water Bottling -- Spring or well -- Sparkling or carbonated</p>
32824	P	<p>Water Company -- Including Products/Completed Work</p> <p>This includes maintenance of water mains and connections.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p> <p>Include the payroll of outside salespersons, collectors, and meter readers. This excludes coverage for claims arising out of the use of or the existence of any condition in water.</p> <p>Rate the following separately: installation, servicing, or repair of appliances; existence hazard of dams, reservoirs, dikes, and levees; store operations; fixtures or appliances rented to others; and construction of aqueducts, buildings, dams, and reservoirs.</p>
32827	P	<p>Water Mains or Connections Construction</p> <p>This includes tunneling at street corners, water mains or connections construction.</p> <p>NPD with Codes 62235, Steam Heating or Steam Power Companies and 32824, Water Companies.</p>
31610	P	<p>Waterproofing -- By pressure apparatus</p>
31615	P	<p>Waterproofing -- By trowel -- Exterior</p>
31620	P	<p>Waterproofing -- By trowel -- Interior or insulation work</p>
31625	P	<p>Waterproofing -- NOC</p>
39450	S	<p>Wax, Wax Products Manufacturing</p> <p>This includes shoe, stove, furniture, automobile, or metal wax polish or dressing.</p> <p>Rate the following separately: candle manufacturing.</p>

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CLASSIFICATION TABLE

Code	Rating Base	Description
39455	S	Wax, Wax Products, or Polish Manufacturing -- Floor
62280	P	<p>Website Designers -- Including Products/Completed Work</p> <p>This applies to businesses that design and plan the content of websites for customers.</p> <p>Professional services are excluded. Attach GL 0618, Exclusion -- Website Designers Professional Liability.</p>
32830	P	<p>Weighers, Samplers, or Inspectors of Merchandise on Vessels or Docks, Railway Stations, Warehouses -- Including Products/Completed Work</p> <p>This includes mending or repacking of damaged containers.</p> <p>Rate the following separately: warehouses.</p>
35245	P	<p>Welding or Cutting -- NOC -- NPD</p> <p>Rate work under air pressure as Code 62015 Caisson or Cofferdam Work, 31515 Caisson Work -- Building Foundations. Rate work in connection with demolition as Code 62270, 62275, or 35250 Wrecking. Rate work in connection with the erection of iron or steel frames, structures, or bridges under the appropriate iron or steel erection classification.</p>
28435	A	<p>Wharf and Waterfront Property -- Ferry docks or terminals -- Including Products/Completed Work</p> <p>Rate the following separately: stevedoring, freight handling, work not associated with the location as wharf or waterfront property.</p> <p>This excludes the area of buildings used for purposes other than offices, receiving and shipping baggage or freight, or accommodating passengers to compute the number of premium bases.</p>
27610	A	<p>Wharf/Waterfront Property -- Freight only -- Including Products/Completed Work</p> <p>Rate the following separately: stevedoring, freight handling, work not associated with the location as wharf or waterfront property.</p> <p>This excludes the area of buildings used for purposes other than offices, receiving and shipping baggage or freight to compute the number of premium bases.</p>

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CLASSIFICATION TABLE

Code	Rating Base	Description
27615	A	<p>Wharf/Waterfront Property -- Not occupied by the insured -- Freight and passengers -- Including Products/Completed Work</p> <p>Rate the following separately: stevedoring, freight handling, work not associated with the location as wharf or waterfront property.</p> <p>This excludes the area of buildings used for purposes other than offices, receiving and shipping baggage or freight, or accommodating passengers to compute the number of premium bases.</p>
27620	A	<p>Wharf/Waterfront Property -- Occupied by the insured -- Freight and passengers -- Including Products/Completed Work</p> <p>This excludes the area of buildings used for purposes other than offices, receiving and shipping baggage or freight, or accommodating passengers to compute the number of premium bases.</p>
39460	S	Wheel Manufacturing -- NOC
22050	S	Wholesale Stores -- Meat, fish, seafood, poultry
22020	S	Wholesalers -- Food or drink -- NOC
22540	S	Wholesalers -- No food or drink -- NOC
40509	S	<p>Wicker, Rattan, Willow, or Twisted Fiber Products Manufacturing.</p> <p>This includes upholstering.</p>
39465	S	Wig or Hair Pieces Manufacturing
31630	P	Window Cleaning -- Including Products/Completed Work
46735	S	Window Decorating -- Including Products/Completed Work
39470	S	Wine Manufacturing -- Sparkling
39475	S	Wine Manufacturing -- Still
40511	S	Wire Cloth Manufacturing
39480	S	<p>Wire Drawing</p> <p>Rate the following separately: steel making.</p>
40513	S	Wire Goods Manufacturing -- NOC

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CLASSIFICATION TABLE

Code	Rating Base	Description
40515	S	Wire Rope or Cable Manufacturing -- Metal This includes incidental wire standing. Rate the following separately: the manufacturing of electrical cable.
39485	S	Wood Preserving This includes yard or incidental woodworking operations. Rate the following separately: saw or planing mills.
39490	S	Wood Products Manufacturing -- NOC
39495	S	Wood Turned Products Manufacturing -- NOC This includes woodenware.
40517	S	Wool Combing, Scouring, or Separating from Cotton
39500	S	Wool Pulling
62270	P	Wrecking -- Buildings or structures -- NOC -- Including Products/Completed Work Include the payroll of salespersons or clerical at wrecking site. Rate the following separately: the products hazard for the sale of salvaged goods.
62275	P	Wrecking -- Dismantling of prefab dwellings less than or equal to 3 stories -- For recreation -- Including Products/Completed Work Rate the following separately: the products hazard for the sale of salvaged goods.
35250	P	Wrecking -- Marine -- Including Products/ Completed Work This includes salvaging. Rate the following separately: the products hazard for the sale of salvaged goods.

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CLASSIFICATION TABLE

Code	Rating Base	Description
23270	A	YMCA/YWCA or Similar Institutions -- Including Products/Completed Work Rate the following separately: athletic games away from the insured's premises, amusement devices, camps, and restaurants. Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
28440	RE	Youth Recreation Programs -- Not-For-Profit only -- Including Products/Completed Work This classification contemplates coverage for seasonal camps and programs. Premiums are fully earned at inception. If activities are conducted year round, increase the charges 100% for full annual coverage.
28445	RE	Youth Recreation Programs -- Other than Not-For-Profit -- Including Products/Completed Work This classification contemplates coverage for seasonal camps and programs. Premiums are fully earned at inception. If activities are conducted year round, increase the charges 100% for full annual coverage.

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CLASSIFICATION TABLE

Code	Rating Base	Description
28455	E	Zoos -- Not-For-Profit only -- Including Products/Completed Work Rate the following separately: amusement devices and restaurants.
28450	E	Zoos -- Other than Not-For-Profit -- Including Products/Completed Work Rate the following separately: amusement devices and restaurants.

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COUNTRYWIDE RATING INFORMATION

RULE

2 PROGRAM DESCRIPTION

2.3.4 Other Each Occurrence and Aggregate Limits

Premises and Operations
Table 1 Factors (,000 Omitted)

Aggr. Limit	Each Occurrence Limit					
	25	50	100	300	500	1,000
50	0.78	0.89	---	---	---	---
100	0.79	0.90	0.99	---	---	---
200	0.80	0.91	1.00	---	---	---
300	0.81	0.92	1.01	1.13	---	---
500	---	0.94	1.03	1.15	1.21	---
600	---	0.95	1.04	1.16	1.22	---
1,000	---	---	1.05	1.17	1.23	1.30
1,500	---	---	---	1.18	1.24	1.31
2,000	---	---	---	1.19	1.25	1.32
3,000	---	---	---	1.20	1.26	1.33

Aggr. Limit	Each Occurrence Limit (Refer to the Company before using the factors shown below.)							
	500	1,000	1,500	2,000	3,000	4,000	5,000	10,000
1,500	see table above		1.35					
2,000	see table above		1.36	1.39				
3,000	see table above		1.37	1.40	1.44	---	---	---
4,000	1.27	1.34	1.38	1.41	1.45	1.49	---	---
5,000	1.28	1.35	1.39	1.42	1.46	1.50	1.54	---
10,000	---	1.36	1.40	1.43	1.47	1.51	1.55	1.69
20,000	---	---	---	---	---	---	---	1.70

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COUNTRYWIDE RATING INFORMATION

RULE

2.3.4 Other Each Occurrence and Aggregate Limits (Cont'd)

Premises and Operations
Table 2 Factors (,000 Omitted)

Aggr. Limit	Each Occurrence Limit					
	25	50	100	300	500	1,000
50	0.71	0.83	---	---	---	---
100	0.72	0.84	0.99	---	---	---
200	0.73	0.85	1.00	---	---	---
300	0.74	0.86	1.01	1.26	---	---
500	---	0.88	1.03	1.28	1.42	---
600	---	0.89	1.04	1.29	1.43	---
1,000	---	---	1.05	1.30	1.44	1.67
1,500	---	---	---	1.31	1.45	1.69
2,000	---	---	---	1.32	1.46	1.71
3,000	---	---	---	1.33	1.48	1.73

Aggr. Limit	Each Occurrence Limit (Refer to the Company before using the factors shown below.)							
	500	1,000	1,500	2,000	3,000	4,000	5,000	10,000
1,500	see table above		1.78					
2,000	see table above		1.80	1.86				
3,000	see table above		1.82	1.88	1.98	---	---	---
4,000	1.49	1.74	1.83	1.89	1.99	2.07	---	---
5,000	1.50	1.75	1.84	1.90	2.00	2.08	2.16	---
10,000	---	1.76	1.85	1.91	2.01	2.09	2.17	2.42
20,000	---	---	---	---	---	---	---	2.43

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RULE

2.3.4 Other Each Occurrence and Aggregate Limits (Cont'd)

Premises and Operations
Table 3 Factors (,000 Omitted)

Aggr. Limit	Each Occurrence Limit					
	25	50	100	300	500	1,000
50	0.69	0.85	---	---	---	---
100	0.71	0.87	0.98	---	---	---
200	0.72	0.89	1.00	---	---	---
300	0.73	0.90	1.01	1.35	---	---
500	---	0.92	1.03	1.37	1.46	---
600	---	0.93	1.04	1.38	1.47	---
1,000	---	---	1.05	1.39	1.49	1.74
1,500	---	---	---	1.40	1.50	1.75
2,000	---	---	---	1.41	1.51	1.76
3,000	---	---	---	1.42	1.53	1.78

Aggr. Limit	Each Occurrence Limit (Refer to the Company before using the factors shown below.)							
	500	1,000	1,500	2,000	3,000	4,000	5,000	10,000
1,500	see table above		1.98	---				
2,000	see table above		2.00	2.17				
3,000	see table above		2.02	2.19	2.40	---	---	---
4,000	1.54	1.79	2.03	2.20	2.41	2.55	---	---
5,000	1.55	1.80	2.04	2.21	2.42	2.56	2.66	---
10,000	---	1.81	2.06	2.23	2.44	2.58	2.68	3.00
20,000	---	---	---	---	---	---	---	3.01

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RULE

2.3.4 Other Each Occurrence and Aggregate Limits (Cont'd)

Products and Completed Work
Table A Factors (,000 Omitted)

Aggr. Limit	Each Occurrence Limit					
	25	50	100	300	500	1,000
50	0.68	0.78	---	---	---	---
100	0.70	0.80	0.98	---	---	---
200	0.72	0.82	1.00	---	---	---
300	0.73	0.83	1.02	1.43	---	---
500	---	0.85	1.04	1.45	1.67	---
600	---	0.86	1.05	1.46	1.68	---
1,000	---	---	1.06	1.48	1.70	1.98
1,500	---	---	---	1.49	1.71	1.99
2,000	---	---	---	1.50	1.72	2.00
3,000	---	---	---	1.52	1.74	2.02

Aggr. Limit	Each Occurrence Limit (Refer to the Company before using the factors shown below.)							
	500	1,000	1,500	2,000	3,000	4,000	5,000	10,000
1,500	see table above		2.20	---				
2,000	see table above		2.21	2.34				
3,000	see table above		2.23	2.36	2.56	---	---	---
4,000	1.75	2.03	2.24	2.37	2.57	2.73	---	---
5,000	1.76	2.04	2.25	2.38	2.58	2.74	2.86	---
10,000	---	2.05	2.26	2.39	2.59	2.75	2.87	3.32
20,000	---	---	---	---	---	---	---	3.33

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RULE

2.3.4 Other Each Occurrence and Aggregate Limits (Cont'd)

Products and Completed Work
Table B Factors (,000 Omitted)

Aggr. Limit	Each Occurrence Limit					
	25	50	100	300	500	1,000
50	0.80	0.86	---	---	---	---
100	0.81	0.87	0.98	---	---	---
200	0.83	0.89	1.00	---	---	---
300	0.84	0.90	1.01	1.28	---	---
500	---	0.92	1.03	1.30	1.41	---
600	---	0.93	1.04	1.31	1.42	---
1,000	---	---	1.05	1.32	1.43	1.59
1,500	---	---	---	1.33	1.44	1.61
2,000	---	---	---	1.34	1.45	1.63
3,000	---	---	---	1.36	1.47	1.65

Aggr. Limit	Each Occurrence Limit (Refer to the Company before using the factors shown below.)							
	500	1,000	1,500	2,000	3,000	4,000	5,000	10,000
1,500	see table above		1.71	---				
2,000	see table above		1.73	1.79				
3,000	see table above		1.76	1.82	1.92	---	---	---
4,000	1.48	1.66	1.77	1.83	1.93	2.02	---	---
5,000	1.49	1.67	1.78	1.84	1.94	2.03	2.09	---
10,000	---	1.68	1.79	1.85	1.95	2.04	2.10	2.33
20,000	---	---	---	---	---	---	---	2.34

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RULE

4 DEDUCTIBLES

Premises/Operations Deductible Discount Factors - Per Occurrence

Deductible Amount	Bodily Injury Only			Property Damage Only		
	Table 1	Table 2	Table 3	Table 1	Table 2	Table 3
\$ 250	0.007	0.004	0.002	0.005	0.006	0.004
500	0.014	0.008	0.005	0.009	0.011	0.009
750	0.021	0.012	0.007	0.012	0.015	0.014
1,000	0.028	0.016	0.009	0.015	0.019	0.018
2,000	0.050	0.028	0.017	0.022	0.031	0.031
3,000	0.068	0.040	0.025	0.027	0.040	0.040
4,000	0.085	0.050	0.031	0.030	0.046	0.047
5,000	0.101	0.060	0.037	0.032	0.051	0.053
10,000*	0.161	0.099	0.064	0.041	0.068	0.074
15,000*	0.205	0.129	0.086	0.045	0.080	0.088
20,000*	0.240	0.154	0.104	0.049	0.088	0.099
25,000*	0.268	0.175	0.121	0.051	0.094	0.107
50,000*	0.365	0.253	0.184	0.058	0.113	0.135
75,000*	0.422	0.304	0.231	0.062	0.125	0.151
100,000*	0.461	0.341	0.268	0.065	0.133	0.164

*Refer to the Company before using the factors for these deductible amounts.

Deductible Amount	Bodily Injury and Property Damage		
	Table 1	Table 2	Table 3
\$ 250	0.012	0.009	0.006
500	0.023	0.018	0.014
750	0.033	0.026	0.021
1,000	0.042	0.034	0.026
2,000	0.071	0.058	0.047
3,000	0.094	0.078	0.064
4,000	0.113	0.094	0.077
5,000	0.131	0.109	0.088
10,000*	0.199	0.164	0.136
15,000*	0.246	0.205	0.171
20,000*	0.285	0.238	0.200
25,000*	0.314	0.265	0.224
50,000*	0.417	0.360	0.314
75,000*	0.477	0.422	0.376
100,000*	0.518	0.466	0.425

*Refer to the Company before using the factors for these deductible amounts.

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RULE

4 DEDUCTIBLES (Cont'd)

Products/Completed Work Deductible Discount Factors - Per Occurrence

Deductible Amount	Bodily Injury Only		Property Damage Only	
	Table A	Table B	Table A	Table B
\$ 250	0.001	0.006	0.004	0.006
500	0.003	0.010	0.006	0.010
750	0.004	0.013	0.008	0.014
1,000	0.005	0.017	0.010	0.018
2,000	0.010	0.027	0.018	0.030
3,000	0.014	0.035	0.025	0.041
4,000	0.017	0.041	0.031	0.049
5,000	0.021	0.047	0.036	0.057
10,000*	0.036	0.068	0.059	0.086
15,000*	0.049	0.083	0.077	0.107
20,000*	0.060	0.095	0.092	0.124
25,000*	0.071	0.106	0.105	0.138
50,000*	0.111	0.144	0.153	0.187
75,000*	0.142	0.170	0.186	0.217
100,000*	0.167	0.191	0.212	0.239

*Refer to the Company before using the factors for these deductible amounts.

Deductible Amount	Bodily Injury and Property Damage	
	Table A	Table B
\$ 250	0.005	0.011
500	0.009	0.020
750	0.012	0.026
1,000	0.015	0.034
2,000	0.028	0.056
3,000	0.039	0.074
4,000	0.048	0.088
5,000	0.056	0.102
10,000*	0.094	0.151
15,000*	0.124	0.187
20,000*	0.150	0.216
25,000*	0.174	0.240
50,000*	0.260	0.326
75,000*	0.323	0.381
100,000*	0.374	0.423

*Refer to the Company before using the factors for these deductible amounts.

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5	ADDITIONAL INTERESTS	FACTOR
5.2.1	State or Political Subdivisions Permits	0.10
5.2.3	Grantor of Franchise	0.10
5.2.5	Condominiums	0.10
5.2.7	Engineers, Architects, or Surveyors	0.10
5.2.9	Lessor of Premises	0.10
5.2.10	Vendors	0.10
5.2.11	Lessor of Leased Equipment	0.10

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RULE

8 COVERAGE OPTIONS

8.2 Farm Employers Liability and Farm Employees
Medical Payments

Class Code	Coverage V Limit (,000 Omitted)					
	Includes \$500 per employee med pay					
	25	50	100	300	500	1,000
26000	\$25.23	\$29.01	\$32.29	\$36.33	\$37.85	\$40.12
26100	12.62	14.51	16.15	18.17	18.93	20.07
26200	10.10	11.62	12.93	14.54	15.15	16.06

Additional \$500 per employee Med Pay	
26000	\$5.00
26100	4.00
26200	4.00

8.4 Non-owned Auto Liability and Hired Auto Liability Coverage

Each Occurrence Limit (,000 Omitted)						
	25	50	100	300	500	1,000
	\$6.00	\$10.00	\$13.00	\$16.00	\$19.00	\$23.00

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RULE

8.5 Higher Fire Legal Liability Limits

Coverage 0	
Limit	Charge
\$ 100,000	\$25
250,000	93
500,000	186

8.6 Employee Benefits Liability Coverage

Limits(,000 Omitted) Each Claim/Aggr.	Number of Employees		
	1-100	101-500	501-1000
\$25/ \$25	\$93	\$124	\$155
50/ 50	111	149	186
100/ 100	136	180	226
300/ 300	173	229	288
500/ 500	195	260	325
1,000/1,000	214	285	356

Claims-made Discount Factors

Years in Claims-made program	FACTOR
1	0.96
2	0.97
3	0.98
4	0.99
5 or more	1.00

8.7 Deletion of Personal Injury and Advertising Injury Liability Coverage 0.975

8.8 Incidental Contractual Liability Coverage 0.975

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RULE	FACTOR
8.13	Aggregate Limits for Coverage Options
	Aggregate/Occurrence Multiple
1	0.99
2	1.00
3	1.01
4	1.02
5	1.03
6, 7	1.035
8, 9	1.04
10	1.05
8.21	Forms GL-100/GL 0100, GL-600/GL 0600, and GL-610/GL 0610
	Without Coverage P and Without Broad Form Contractual
	0.95
	With Coverage P Only or With Broad Form Contractual Only
	0.975
	With Coverage P and With Broad Form Contractual
	1.00

AMERICAN ASSOCIATION OF INSURANCE SERVICES
COMMERCIAL LIABILITY MANUAL
COUNTRYWIDE RATING INFORMATION

RULE

9 FORM GL-300/GL 0300, OWNERS AND CONTRACTORS PROTECTIVE
COMMERCIAL LIABILITY COVERAGE

Class Code	Limit (,000 Omitted)					
	25	50	100	300	500	1,000
37000	\$0.0521	\$0.0627	\$0.0712	\$0.0900	\$0.1001	\$0.1170
37100	0.0511	0.0604	0.0681	0.0855	0.0953	0.1100
37200	0.0757	0.0896	0.1011	0.1270	0.1414	0.1632
37300	0.1756	0.2078	0.2341	0.2941	0.3277	0.3774
37400	0.0451	0.0534	0.0602	0.0757	0.0843	0.0973
37500	0.0649	0.0768	0.0866	0.1088	0.1212	0.1397
37600	0.1374	0.1629	0.1839	0.2312	0.2575	0.2974
37700	0.1537	0.1818	0.2049	0.2573	0.2868	0.3303
37800	0.0247	0.0293	0.0330	0.0414	0.0462	0.0533
37900	0.0131	0.0156	0.0175	0.0220	0.0245	0.0282
38000	0.0038	0.0044	0.0049	0.0062	0.0070	0.0080
38100	0.0023	0.0027	0.0030	0.0038	0.0042	0.0049
38200	0.0012	0.0015	0.0017	0.0020	0.0022	0.0026
38300	0.0004	0.0005	0.0005	0.0007	0.0007	0.0007
38400	0.0072	0.0086	0.0097	0.0121	0.0136	0.0156
38500	0.0033	0.0039	0.0044	0.0055	0.0061	0.0071
38600	0.0010	0.0011	0.0013	0.0016	0.0018	0.0020

FACTOR

9.7.1	State or Political Subdivisions -- Permits	0.10
9.7.2	Engineers, Architects, or Surveyors	0.10

AMERICAN ASSOCIATION OF INSURANCE SERVICES
COMMERCIAL LIABILITY MANUAL
COUNTRYWIDE RATING INFORMATION

RULE

8.5 Higher Fire Legal Liability Limits

Coverage O	
Limit	Charge
\$ 100,000	\$25
250,000	93
500,000	186

8.6 Employee Benefits Liability Coverage

Limits(,000 Omitted) Each Claim/Aggr.	Number of Employees		
	1-100	101-500	501-1000
\$25/ \$25	\$93	\$124	\$155
50/ 50	111	149	186
100/ 100	136	180	226
300/ 300	173	229	288
500/ 500	195	260	325
1,000/1,000	214	285	356

Claims-made Discount Factors

Years in Claims-made program	FACTOR
1	0.96
2	0.97
3	0.98
4	0.99
5 or more	1.00

8.7 Deletion of Personal Injury and Advertising Injury Liability Coverage 0.975

8.8 Incidental Contractual Liability Coverage 0.975

PHARMACISTS MUTUAL INSURANCE COMPANY

COUNTRYWIDE Premium Payment Options

1. ***Payment in Full*** / due upon effective date of policy / no service charge
2. ***Three Equal Payments*** / 1/3 due on effective date of policy, next third in 60 days and final third in 120 days / no service charge
3. ***Semi-annual*** / ½ due on effective date of policy and ½ due in 180 days / service charge of \$5.00 on final installment
4. ***Quarterly*** / ¼ due on effective date of policy, ¼ due in 90 days, ¼ due in 180 days and final ¼ due in 270 days / service charge of \$5.00 on last 3 installments
5. ***EFT – monthly EZ Funds Transfer*** / down payment equal to one month's premium along with a void check must be submitted to initiate EFT / automatic debit on checking or savings account drawn monthly on the effective day of the policy / \$1.00 service charge per monthly withdrawal

SERFF Tracking Number: PHAR-127130595 State: Illinois

Filing Company: Pharmacists Mutual Insurance Company State Tracking Number: PHAR-127130595

Company Tracking Number: IL-CL-08-11-RR2

TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0021 Pharmacy
Made/Occurrence

Product Name: Commercial Liability

Project Name/Number: IL-CL-08-11-RR2/IL-CL-08-11-RR2

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/18/2011	Supporting	Form RF3 - (Summary Sheet) Document	04/19/2011	RF-3.pdf (Superceded)
04/22/2011	Supporting	Certification Document	05/12/2011	Certification form - IL CL 08-11-FRR.pdf (Superceded)
04/19/2011	Supporting	Certification Document	04/22/2011	SelfCertificationForm.pdf (Superceded)
04/18/2011	Supporting	Certification Document	04/19/2011	SelfCertificationForm.pdf (Superceded)
04/18/2011	Supporting	Manual Document	04/21/2011	Side by Side comparison - IL CL Exception Page - Supplemental 09-09 to 08-11.pdf (Superceded)
04/21/2011	Rate and Rule	IL CL Exception Pages	09/21/2011	IL CL Exception Page - Supplemental 08-11.pdf (Superceded)
04/18/2011	Rate and Rule	IL CL Exception Pages	04/21/2011	IL CL Exception Page - Supplemental 08-11.pdf (Superceded)

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 08/01/2011.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Commercial Gen Liab	\$116,183	0.2%
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: not applicable

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization): We are filing our IL Commercial Liability Exception

Page - Supplement - 08-11

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

Pharmacists Mutual Insurance Company

Name of Company

Kenneth Andrews, Regional Vice President

Official – Title

ILLINOIS CERTIFICATION FOR MEDICAL MALPRACTICE RATES

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

I, Tom Claude, a duly authorized officer of Pharmacists Mutual Insurance Company, am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

I, Steven J Regnier, a duly authorized actuary of Regnier Consulting Group, Inc. am authorized to certify on behalf of Pharmacists Mutual Ins making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

Digitally signed by Tom Claude
DN: cn=Tom Claude, o=Pharmacists Mutual Insurance Company, ou=VP - Underwriting, email=tom.claude@phmic.com, c=US
Date: 2011.04.22 10:36:15 -05'00'

4/22/2011

Signature and Title of Authorized Insurance Company Officer

Date

Steven Regnier

Digitally signed by Steven Regnier
DN: cn=Steven Regnier, o=Regnier Consulting Group, Inc., ou,
email=sregnier@regnierconsultinggroup.com, c=US
Date: 2011.04.29 10:37:22 -05'00'

4/29/2011

Signature, Title and Designation of Authorized Actuary

Date

Insurance Company FEIN 42-0223390 Filing Number PHAR-127130595

Insurer's Address PO Box 370

City Algona IA 50511 State _____ Zip Code _____

Contact Person's:
-Name and E-mail Kris Laubenthal kris.laubenthal@phmic.com

-Direct Telephone and Fax Number 515-395-7322

ILLINOIS CERTIFICATION OF COMPLIANCE FORM

I, Tom Claude, a duly authorized officer of PHARMACISTS MUTUAL INSURANCE COMPANY, do hereby certify that I am authorized to certify on behalf of the Company or Advisory Organization making this filing, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy form(s) that is (are) the subject of this filing, and that, to the best of my knowledge and belief, this filing is complete, and said policy form(s), as presented, is (are) in compliance with applicable filing standards, Illinois laws, regulations, and bulletins, and applicable checklists on the Illinois Department of Insurance website dated 4/18/2011.

I understand that the Illinois Department of Insurance will rely on this certification to expedite review of this filing, and should it be determined that the policy form(s) does (do) not comply with the applicable laws, regulations, bulletins, or checklists, or that this certification is materially false, misleading, or incorrect, appropriate corrective and disciplinary action, as authorized by law, will be taken by the Department against the insurer or advisory organization and the officer completing this certification.

Digitally signed by Tom Claude
DN: cn=Tom Claude, o=Pharmacists Mutual Insurance Company, ou=VP - Underwriting, email=tom.claude@phmic.com, c=US
Date: 2011.04.19 14:14:17 -05'00'

4/18/2011

Signature of Authorized Officer

Date

Name of Authorized Officer (print) TOM CLAUDE

Title of Officer VICE PRESIDENT - UNDERWRITING

Insurer or Advisory Organization Name PHARMACISTS MUTUAL INSURANCE COMPANY

FEIN 42-0223390

Address of Insurer or Advisory Organization PO BOX 370

City ALGONA

State IA

Zip 50511

Direct Telephone Number 515-295-2461

Fax Number 515-395-7484

Email Address TOM.CLAUDE@PHMIC.COM

Filing Number that Applies to this Filing SERFF Tr Num: PHAR-127130595

ILLINOIS CERTIFICATION OF COMPLIANCE FORM

I, KENNETH ANDREWS, a duly authorized officer of PHARMACISTS MUTUAL INSURANCE COMPANY, do hereby certify that I am authorized to certify on behalf of the Company or Advisory Organization making this filing, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy form(s) that is (are) the subject of this filing, and that, to the best of my knowledge and belief, this filing is complete, and said policy form(s), as presented, is (are) in compliance with applicable filing standards, Illinois laws, regulations, and bulletins, and applicable checklists on the Illinois Department of Insurance website dated 4/18/2011.

I understand that the Illinois Department of Insurance will rely on this certification to expedite review of this filing, and should it be determined that the policy form(s) does (do) not comply with the applicable laws, regulations, bulletins, or checklists, or that this certification is materially false, misleading, or incorrect, appropriate corrective and disciplinary action, as authorized by law, will be taken by the Department against the insurer or advisory organization and the officer completing this certification.

Kenneth A Andrews

Digitally signed by Kenneth A Andrews
DN: cn=Kenneth A Andrews, o=Pharmacists Mutual Insurance
Company, ou=Regional Vice President, email=ken.
andrews@phmic.com, c=US
Date: 2010.09.17 10:18:04 -05'00'

4/18/2011

Signature of Authorized Officer

Date

Name of Authorized Officer (print) KENNETH ANDREWS

Title of Officer REGIONAL VICE PRESIDENT

Insurer or Advisory Organization Name PHARMACISTS MUTUAL INSURANCE COMPANY

FEIN 42-0223390

Address of Insurer or Advisory Organization PO BOX 370

City ALGONA

State IA

Zip 50511

Direct Telephone Number 515-295-2461

Fax Number 515-395-7484

Email Address KEN.ANDREWS@PHMIC.COM

Filing Number that Applies to this Filing SERFF Tr Num: PHAR-127130595

Text Comparison

Documents Compared

IL CL Exception Page - Supplemental 09-09.pdf - Adobe Acrobat Professional

IL CL Exception Page - Supplemental 08-11.pdf - Adobe Acrobat Professional

Summary

898 word(s) added

58 word(s) deleted

1039 word(s) matched

16 block(s) matched

To see where the changes are, scroll down.

~~**PHARMACISTS MUTUAL INSURANCE COMPANY**~~
~~**COMMERCIAL PROGRAM MANUAL**~~
ILLINOIS

Rule 8.3.50 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.50A Pharmacy Services Professional Liability Coverage

Coverage can be added to form GL-200 for bodily injury, property damage, or personal and advertising injury arising from the rendering or failure to render pharmacy services and either professional consultation services or home health care services.

To determine the additional premium, multiply the pharmacy's annual gross receipts, in thousands, by the loss costs ~~shown in the Countrywide Rating Information section of this manual, plus the premium generated for either Pharmacy Services Professional Liability Including Home Health Care Consultation Services (Rule 8.3.51) or Home Health Care Services liability (Rule 8.3.52).~~ Gross receipts for Pharmacy include total amounts collected from customers for prescriptions, drugs, health care products, and pharmacy professional services.

The Pharmacy Services Professional Liability Including Home Health Care Consultation Services endorsement contains provisions for the following limits:

Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy professional services and home health care consultation services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy professional services and home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1115C-IL for Pharmacy Services Professional Liability Including Home Health Care Consultation Services.

The Pharmacy Services Professional Liability Including Home Health Care Services endorsement contains provisions for the following limits:

Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy services and home health care services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy services and home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1116C-IL for Pharmacy Services Professional Liability Including Home Health Care Services.

PHARMACISTS MUTUAL INSURANCE COMPANY**COMMERCIAL LIABILITY PROGRAM MANUAL****ILLINOIS**

Rule 8.3.50 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.50A Pharmacy Services Professional Liability Coverage

Coverage can be added to form GL-200 for bodily injury, property damage, or personal and advertising injury arising from the rendering or failure to render pharmacy services and either professional consultation services or home health care services.

To determine the additional premium, multiply the pharmacy's annual gross receipts, in thousands, by the loss costs and apply the compounding and risk management equipment factors if applicable. The resulting premium is added to the premium generated for either Home Health Care Consultation Services Liability (Rule 8.3.51) or Home Health Care Services Liability (Rule 8.3.52). Gross receipts for Pharmacy include total amounts collected from customers for prescriptions, drugs, health care products, and pharmacy professional services.

Rating Procedures:

STEP 1 -- Determine the loss cost for the liability limit provided, shown in the table below.

<u>Occurrence / Aggregate Limit</u>	<u>Loss Cost</u> (Per \$1,000 of pharmacy receipts)
<u>\$300,000/\$600,000</u>	<u>\$0.59</u>
<u>\$500,000/\$1,000,000</u>	<u>\$0.68</u>
<u>\$1,000,000/\$2,000,000</u>	<u>\$0.76</u>
<u>\$1,000,000/\$3,000,000</u>	<u>\$0.77</u>
<u>\$2,000,000/\$4,000,000</u>	<u>\$0.90</u>

STEP 2 -- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the loss cost determined in Step 1, to determine the adjusted loss cost.

STEP 3 -- Multiply the loss cost (or adjusted loss cost) by pharmacy receipts (per \$1,000). Pharmacy receipts include total amounts collected from customers for prescriptions and pharmacy services.

STEP 4 -- Apply the Compounding Factor rating by determining the percentage of filled prescriptions that falls into each of the following categories; the sum of these 3 groups must equal 100%.

- non-compounded,
- non-sterile compounded (involving only ingredients in manufacturer-produced dosage forms,)
- all other compounded.

~~PHARMACISTS MUTUAL INSURANCE COMPANY~~
~~COMMERCIAL~~ PROGRAM MANUAL
 ILLINOIS

Rule 8.3.51 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.51 Home Health Care Consultation Services Liability Coverage

Coverage may be provided for Home Health Care Consultation Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for professional consultation services plus the per person charge. Gross receipts for home health care consultation services include the total amount collected from medical equipment or devices, health care products and home health care consultation services.

Limit	Home Health Care Consultation Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

Limit	Home Health Care Professional and/or Home Health Care Provider Charge (Per Person)
\$ 300,000	\$16.00
\$ 500,000	\$20.00
\$1,000,000	\$25.00
\$2,000,000	\$35.00

Home Health Care Consultation Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1115C-IL*), or provided separately with the Home Health Care Consultation Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Consultation Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care consultation services.

Aggregate Limit -- The Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1093C-IL for Home Health Care Consultation Services Liability.

PHARMACISTS MUTUAL INSURANCE COMPANY**COMMERCIAL LIABILITY PROGRAM MANUAL****ILLINOIS****A. Non-compounded prescription premium:**

- 1) Multiply the result of Step 3 by the percentage of non-compounded prescriptions.
- 2) Multiply the result of Step A 1) by the appropriate factor from Table A.
- 3) When risk management equipment is utilized, multiply the result of Step A.2) by the appropriate factor from Table B.

B. Non-sterile compounded prescription premium:

- 1) Multiply the result of Step 3 by the percentage of non-sterile compounded prescriptions.
- 2) Multiply the result of Step B 1) by the appropriate factor from Table A.

C. All other compounded prescription premium:

- 1) Multiply the result of Step 3 by the percentage of all other compounded prescriptions.
- 2) Multiply the result of Step C. 1) by the appropriate factor from Table A.

D. Add results of Steps B, C and D to determine the Pharmacy Services Professional Liability premium.

<u>Prescription Category</u>	<u>Factor</u>
<u>Non-Compounded</u>	<u>0.95</u>
<u>Non-Sterile Compounded</u>	<u>1.00</u>
<u>All other compounded</u>	<u>1.25</u>

Table A for Rule 8.3.50

<u>Risk Management Equipment Count</u>	<u>Factor</u>
<u>1</u>	<u>0.95</u>
<u>2</u>	<u>0.90</u>
<u>3+</u>	<u>0.85</u>

Table B for Rule 8.3.50

STEP 5 -- Add the result from Step 6 of Rule 8.3.51 or Step 6 of Rule 8.3.52.

STEP 6 -- Multiply the professional liability individual risk premium modification as determined in Rule 10 by the result of Step 5 to determine the coverage premium.

The Pharmacy Services Professional Liability Including Home Health Care Consultation Services endorsement contains provisions for the following limits:

Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy professional services and home health care consultation services.

PHARMACISTS MUTUAL INSURANCE COMPANY
COMMERCIAL PROGRAM MANUAL
ILLINOIS

Rule 8.3.52 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.52 Home Health Care Services Liability

Coverage may be provided for Home Health Care Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for home health care services plus the per person charges. Gross receipts for home health care services include the total amounts collected from medical equipment or devices, health care products, ~~and home health care services.~~

Limit	Home Health Care Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

Limit	First Home Health Care Professional Charge	Additional Home Health Care Professional Charge (Per Person)	Home Health Care Services Provider Charge (Per Person)
\$ 300,000	\$800	\$160	\$16
\$ 500,000	\$1000	\$200	\$20
\$1,000,000	\$1200	\$250	\$25
\$2,000,000	\$1600	\$350	\$35

Home Health Care Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1116C-IL*), or provided separately with the Home Health Care Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care services.

Aggregate Limit -- The Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

PHARMACISTS MUTUAL INSURANCE COMPANY**COMMERCIAL LIABILITY PROGRAM MANUAL****ILLINOIS**

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy professional services and home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1115C-IL for Pharmacy Services Professional Liability Including Home Health Care Consultation Services.

The Pharmacy Services Professional Liability Including Home Health Care Services endorsement contains provisions for the following limits:

Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy services and home health care services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy services and home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1116C-IL for Pharmacy Services Professional Liability Including Home Health Care Services.

Rule 8.3.51 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.51 Home Health Care Consultation Services Liability Coverage

Coverage may be provided for Home Health Care Consultation Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for professional consultation services plus the per person charge. Gross receipts for home health care consultation services include the total amount collected from medical equipment or devices, health care products and home health care consultation services.

Rating Procedures:

STEP 1 -- Determine the rate for the liability limit provided, shown in the table below:

STEP 2 -- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the rate determined in Step 1, to determine the adjusted rate.

STEP 3 -- Multiply the rate (or adjusted rate) by home health care receipts. Home health care receipts include total amounts collected from medical equipment or devices and home health care products and services;

~~PHARMACISTS MUTUAL INSURANCE COMPANY~~
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Attach endorsement PM 1098C-IL for Home Health Care Services Liability.

PHARMACISTS MUTUAL INSURANCE COMPANY**COMMERCIAL LIABILITY PROGRAM MANUAL****ILLINOIS**

STEP 4 -- Determine the per person charge for the home health care professionals and/or home health care services providers for the liability limit provided, shown in the table below.

STEP 5 -- Multiply the charge determined in Step 4 by the number of home health care professionals and/or home health care services providers.

STEP 6 -- Add the results of Step 3 and Step 5.

STEP 7 -- Multiply the total by the professional liability individual risk premium modification in Rule 10 to determine the coverage premium.

Limit	Home Health Care Consultation Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

Limit	Home Health Care Professional and/or Home Health Care Services Provider Charge (Per Person)
\$ 300,000	\$16.00
\$ 500,000	\$20.00
\$1,000,000	\$25.00
\$2,000,000	\$35.00

Home Health Care Consultation Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1115C-IL*), or provided separately with the Home Health Care Consultation Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Consultation Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care consultation services.

Aggregate Limit -- The Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1093C-IL for Home Health Care Consultation Services Liability.

PHARMACISTS MUTUAL INSURANCE COMPANY
COMMERCIAL LIABILITY PROGRAM MANUAL
ILLINOIS

Rule 8.3.52 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.52 Home Health Care Services Liability

Coverage may be provided for Home Health Care Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for home health care services plus the per person charges. Gross receipts for home health care services include the total amounts collected from medical equipment or devices, health care products, and home health care services.

Rating Procedures:

STEP 1 -- Determine the rate for the liability limit provided, shown in the table below.

STEP 2-- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the rate determined in Step 1, to determine the adjusted rate.

STEP 3 -- Multiply the rate (or adjusted rate) by home health care receipts. Home health care receipts include total amounts collected from medical equipment or devices and home health care products and services.

STEP 4 -- Determine the per person charge for the home health care professional and/or home health care services providers for the liability limit provided, shown in the table below.

STEP 5 -- Multiply the charge determined in Step 4 by the number of home health care professionals and/or the number of home health care services providers.

STEP 6 -- Add the results of Step 3 and Step 5.

STEP 7 -- Multiply the total by the professional liability individual risk premium modification in Rule 10 to determine the coverage premium.

Limit	Home Health Care Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

PHARMACISTS MUTUAL INSURANCE COMPANY**COMMERCIAL LIABILITY PROGRAM MANUAL****ILLINOIS**

Limit	First Home Health Care Professional Charge	Additional Home Health Care Professional Charge (Per Person)	Home Health Care Services Provider Charge (Per Person)
\$ 300,000	\$800	\$160	\$16
\$ 500,000	\$1000	\$200	\$20
\$1,000,000	\$1200	\$250	\$25
\$2,000,000	\$1600	\$350	\$35

Home Health Care Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1116C-IL*), or provided separately with the Home Health Care Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care services.

Aggregate Limit -- The Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1098C-IL for Home Health Care Services Liability.

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Rule 3.5, Civil Unions Amendment, is added:

3.5 Civil Unions Amendment

A policy can be endorsed to extend coverage to a person who is a part of a civil union couple and the families of such civil union couple.

Attach endorsement CL 0678

Rule 8.3.50 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.50A Pharmacy Services Professional Liability Coverage

Coverage can be added to form GL-200 for bodily injury, property damage, or personal and advertising injury arising from the rendering or failure to render pharmacy services and either professional consultation services or home health care services.

To determine the additional premium, multiply the pharmacy's annual gross receipts, in thousands, by the loss costs and apply the compounding and risk management equipment factors if applicable. The resulting premium is added to the premium generated for either Home Health Care Consultation Services Liability (*Rule 8.3.51*) or Home Health Care Services Liability (*Rule 8.3.52*). Gross receipts for Pharmacy include total amounts collected from customers for prescriptions, drugs, health care products, and pharmacy professional services.

Rating Procedures:

STEP 1 -- Determine the loss cost for the liability limit provided, shown in the table below.

Occurrence / Aggregate Limit	Loss Cost (Per \$1,000 of pharmacy receipts)
\$300,000/\$600,000	\$0.59
\$500,000/\$1,000,000	\$0.68
\$1,000,000/\$2,000,000	\$0.76
\$1,000,000/\$3,000,000	\$0.77
\$2,000,000/\$4,000,000	\$0.90

STEP 2 -- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the loss cost determined in Step 1, to determine the adjusted loss cost.

STEP 3 -- Multiply the loss cost (or adjusted loss cost) by pharmacy receipts (per \$1,000). Pharmacy receipts include total amounts collected from customers for prescriptions and pharmacy services.

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STEP 4 -- Apply the Compounding Factor rating by determining the percentage of filled prescriptions that falls into each of the following categories; the sum of these 3 groups must equal 100%.

- non-compounded,
- non-sterile compounded (involving only ingredients in manufacturer-produced dosage forms,)
- all other compounded.

A. Non-compounded prescription premium:

- 1) Multiply the result of Step 3 by the percentage of non-compounded prescriptions,
- 2) Multiply the result of Step A.1) by the appropriate factor from Table A.
- 3) When risk management equipment is utilized, multiply the result of Step A.2) by the appropriate factor from Table B.

B. Non-sterile compounded prescription premium:

- 1) Multiply the result of Step 3 by the percentage of non-sterile compounded prescriptions,
- 2) Multiply the result of Step B.1) by the appropriate factor from Table A.

C. All other compounded prescription premium:

- 1) Multiply the result of Step 3 by the percentage of all other compounded prescriptions,
- 2) Multiply the result of Step C.1) by the appropriate factor from Table A.

D. Add results of Steps B, C and D to determine the Pharmacy Services Professional Liability premium.

Prescription Category	Factor
Non-Compounded	0.95
Non-Sterile Compounded	1.00
All other compounded	1.25

Table A for Rule 8.3.50

Risk Management Equipment Count	Factor
1	0.95
2	0.90
3+	0.85

Table B for Rule 8.3.50

STEP 5 -- Add the result from Step 6 of Rule 8.3.51 or Step 6 of Rule 8.3.52.

STEP 6 -- Multiply the professional liability individual risk premium modification as determined in Rule 10 by the result of Step 5 to determine the coverage premium.

The Pharmacy Services Professional Liability Including Home Health Care Consultation Services endorsement contains provisions for the following limits:

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Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy professional services and home health care consultation services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy professional services and home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1115C-IL for Pharmacy Services Professional Liability Including Home Health Care Consultation Services.

The Pharmacy Services Professional Liability Including Home Health Care Services endorsement contains provisions for the following limits:

Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy services and home health care services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy services and home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1116C-IL for Pharmacy Services Professional Liability Including Home Health Care Services.

Rule 8.3.51 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.51 Home Health Care Consultation Services Liability Coverage

Coverage may be provided for Home Health Care Consultation Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for professional consultation services plus the per person charge. Gross receipts for home health care consultation services include the total amount collected from medical equipment or devices, health care products and home health care consultation services.

Rating Procedures:

STEP 1 -- Determine the rate for the liability limit provided, shown in the table below;

STEP 2 -- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating

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information section of the Commercial Liability Manual from the rate determined in Step 1, to determine the adjusted rate.

STEP 3 -- Multiply the rate (or adjusted rate) by home health care receipts. Home health care receipts include total amounts collected from medical equipment or devices and home health care products and services;

STEP 4 -- Determine the per person charge for the home health care professionals and/or home health care services providers for the liability limit provided, shown in the table below.

STEP 5 -- Multiply the charge determined in Step 4 by the number of home health care professionals and/or home health care services providers.

STEP 6 -- Add the results of Step 3 and Step 5.

STEP 7 -- Multiply the total by the professional liability individual risk premium modification in Rule 10 to determine the coverage premium.

Limit	Home Health Care Consultation Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

Limit	Home Health Care Professional and/or Home Health Care Services Provider Charge (Per Person)
\$ 300,000	\$16.00
\$ 500,000	\$20.00
\$1,000,000	\$25.00
\$2,000,000	\$35.00

Home Health Care Consultation Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1115C-IL*), or provided separately with the Home Health Care Consultation Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Consultation Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care consultation services.

Aggregate Limit -- The Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for

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home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1093C-IL for Home Health Care Consultation Services Liability.

Rule 8.3.52 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.52 Home Health Care Services Liability

Coverage may be provided for Home Health Care Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for home health care services plus the per person charges. Gross receipts for home health care services include the total amounts collected from medical equipment or devices, health care products, and home health care services.

Rating Procedures:

STEP 1 -- Determine the rate for the liability limit provided, shown in the table below.

STEP 2-- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the rate determined in Step 1, to determine the adjusted rate.

STEP 3 -- Multiply the rate (or adjusted rate) by home health care receipts. Home health care receipts include total amounts collected from medical equipment or devices and home health care products and services.

STEP 4 -- Determine the per person charge for the home health care professional and/or home health care services providers for the liability limit provided, shown in the table below.

STEP 5 -- Multiply the charge determined in Step 4 by the number of home health care professionals and/or the number of home health care services providers.

STEP 6 -- Add the results of Step 3 and Step 5.

STEP 7 -- Multiply the total by the professional liability individual risk premium modification in Rule 10 to determine the coverage premium.

Limit	Home Health Care Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

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Limit	First Home Health Care Professional Charge	Additional Home Health Care Professional Charge (Per Person)	Home Health Care Services Provider Charge (Per Person)
\$ 300,000	\$800	\$160	\$16
\$ 500,000	\$1000	\$200	\$20
\$1,000,000	\$1200	\$250	\$25
\$2,000,000	\$1600	\$350	\$35

Home Health Care Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1116C-IL*), or provided separately with the Home Health Care Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care services.

Aggregate Limit -- The Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1098C-IL for Home Health Care Services Liability.

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Rule 8.3.50 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.50A Pharmacy Services Professional Liability Coverage

Coverage can be added to form GL-200 for bodily injury, property damage, or personal and advertising injury arising from the rendering or failure to render pharmacy services and either professional consultation services or home health care services.

To determine the additional premium, multiply the pharmacy's annual gross receipts, in thousands, by the loss costs and apply the compounding and risk management equipment factors if applicable. The resulting premium is added to the premium generated for either Home Health Care Consultation Services Liability (*Rule 8.3.51*) or Home Health Care Services Liability (*Rule 8.3.52*). Gross receipts for Pharmacy include total amounts collected from customers for prescriptions, drugs, health care products, and pharmacy professional services.

Rating Procedures:

STEP 1 -- Determine the loss cost for the liability limit provided, shown in the table below.

Occurrence / Aggregate Limit	Loss Cost (Per \$1,000 of pharmacy receipts)
\$300,000/\$600,000	\$0.59
\$500,000/\$1,000,000	\$0.68
\$1,000,000/\$2,000,000	\$0.76
\$1,000,000/\$3,000,000	\$0.77
\$2,000,000/\$4,000,000	\$0.90

STEP 2 -- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the loss cost determined in Step 1, to determine the adjusted loss cost.

STEP 3 -- Multiply the loss cost (or adjusted loss cost) by pharmacy receipts (per \$1,000). Pharmacy receipts include total amounts collected from customers for prescriptions and pharmacy services.

STEP 4 -- Apply the Compounding Factor rating by determining the percentage of filled prescriptions that falls into each of the following categories; the sum of these 3 groups must equal 100%.

- non-compounded,
- non-sterile compounded (involving only ingredients in manufacturer-produced dosage forms,)
- all other compounded.

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- A. Non-compounded prescription premium:
- 1) Multiply the result of Step 3 by the percentage of non-compounded prescriptions,
 - 2) Multiply the result of Step A.1) by the appropriate factor from Table A.
 - 3) When risk management equipment is utilized, multiply the result of Step A.2) by the appropriate factor from Table B.
- B. Non-sterile compounded prescription premium:
- 1) Multiply the result of Step 3 by the percentage of non-sterile compounded prescriptions,
 - 2) Multiply the result of Step B.1) by the appropriate factor from Table A.
- C. All other compounded prescription premium:
- 1) Multiply the result of Step 3 by the percentage of all other compounded prescriptions,
 - 2) Multiply the result of Step C.1) by the appropriate factor from Table A.
- D. Add results of Steps B, C and D to determine the Pharmacy Services Professional Liability premium.

Prescription Category	Factor
Non-Compounded	0.95
Non-Sterile Compounded	1.00
All other compounded	1.25

Table A for Rule 8.3.50

Risk Management Equipment Count	Factor
1	0.95
2	0.90
3+	0.85

Table B for Rule 8.3.50

STEP 5 -- Add the result from Step 6 of Rule 8.3.51 or Step 6 of Rule 8.3.52.

STEP 6 -- Multiply the professional liability individual risk premium modification as determined in Rule 10 by the result of Step 5 to determine the coverage premium.

The Pharmacy Services Professional Liability Including Home Health Care Consultation Services endorsement contains provisions for the following limits:

Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy professional services and home health care consultation services.

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Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy professional services and home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1115C-IL for Pharmacy Services Professional Liability Including Home Health Care Consultation Services.

The Pharmacy Services Professional Liability Including Home Health Care Services endorsement contains provisions for the following limits:

Each Occurrence Limit – The Pharmacy Services Professional Liability Including Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for pharmacy services and home health care services.

Aggregate Limit -- The Pharmacy Services Professional Liability Including Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for pharmacy services and home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1116C-IL for Pharmacy Services Professional Liability Including Home Health Care Services.

Rule 8.3.51 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.51 Home Health Care Consultation Services Liability Coverage

Coverage may be provided for Home Health Care Consultation Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for professional consultation services plus the per person charge. Gross receipts for home health care consultation services include the total amount collected from medical equipment or devices, health care products and home health care consultation services.

Rating Procedures:

STEP 1 -- Determine the rate for the liability limit provided, shown in the table below;

STEP 2 -- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the rate determined in Step 1, to determine the adjusted rate.

STEP 3 -- Multiply the rate (or adjusted rate) by home health care receipts. Home health care receipts include total amounts collected from medical equipment or devices and home health care products and services;

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STEP 4 -- Determine the per person charge for the home health care professionals and/or home health care services providers for the liability limit provided, shown in the table below.

STEP 5 -- Multiply the charge determined in Step 4 by the number of home health care professionals and/or home health care services providers.

STEP 6 -- Add the results of Step 3 and Step 5.

STEP 7 -- Multiply the total by the professional liability individual risk premium modification in Rule 10 to determine the coverage premium.

Limit	Home Health Care Consultation Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

Limit	Home Health Care Professional and/or Home Health Care Services Provider Charge (Per Person)
\$ 300,000	\$16.00
\$ 500,000	\$20.00
\$1,000,000	\$25.00
\$2,000,000	\$35.00

Home Health Care Consultation Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1115C-IL*), or provided separately with the Home Health Care Consultation Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Consultation Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Consultation Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care consultation services.

Aggregate Limit -- The Home Health Care Consultation Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for home health care consultation services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1093C-IL for Home Health Care Consultation Services Liability.

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Rule 8.3.52 has been deleted from the Countrywide Exception Pages and replaced by the following:

8.3.52 Home Health Care Services Liability

Coverage may be provided for Home Health Care Services Liability. The additional premium charge is computed by multiplying the rate shown by the gross receipts (in thousands) for home health care services plus the per person charges. Gross receipts for home health care services include the total amounts collected from medical equipment or devices, health care products, and home health care services.

Rating Procedures:

STEP 1 -- Determine the rate for the liability limit provided, shown in the table below.

STEP 2-- If a deductible applies, subtract the applicable Premises/Operations deductible discount factor for Bodily Injury and Property Damage found in Rule 4 of the countrywide rating information section of the Commercial Liability Manual from the rate determined in Step 1, to determine the adjusted rate.

STEP 3 -- Multiply the rate (or adjusted rate) by home health care receipts. Home health care receipts include total amounts collected from medical equipment or devices and home health care products and services.

STEP 4 -- Determine the per person charge for the home health care professional and/or home health care services providers for the liability limit provided, shown in the table below.

STEP 5 -- Multiply the charge determined in Step 4 by the number of home health care professionals and/or the number of home health care services providers.

STEP 6 -- Add the results of Step 3 and Step 5.

STEP 7 -- Multiply the total by the professional liability individual risk premium modification in Rule 10 to determine the coverage premium.

Limit	Home Health Care Services Rates/\$1,000 of GROSS RECEIPTS
\$ 300,000	\$1.20
\$ 500,000	\$1.40
\$1,000,000	\$1.60
\$2,000,000	\$2.00

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Limit	First Home Health Care Professional Charge	Additional Home Health Care Professional Charge (Per Person)	Home Health Care Services Provider Charge (Per Person)
\$ 300,000	\$800	\$160	\$16
\$ 500,000	\$1000	\$200	\$20
\$1,000,000	\$1200	\$250	\$25
\$2,000,000	\$1600	\$350	\$35

Home Health Care Services Liability coverage is either included with Pharmacy Services Professional Liability for pharmacy risks (*under PM 1116C-IL*), or provided separately with the Home Health Care Services Liability endorsement for non-pharmacy risks.

When attached, the Home Health Care Services Liability endorsement includes provisions for the following limits:

Each Occurrence Limit – The Home Health Care Services - Each Occurrence Limit is the most that will be paid for all damages arising out of a single occurrence covered for home health care services.

Aggregate Limit -- The Home Health Care Services - Aggregate Limit is the most that will be paid during each annual policy period for damages arising out of claims covered for home health care services. The rating for this coverage reflects an Aggregate Limit equal to two times the Each Occurrence Limit.

Attach endorsement PM 1098C-IL for Home Health Care Services Liability.